

Social Security in Review

OLD-AGE assistance payments went to 7,100 fewer persons in January as the program continued the slow, steady decline that had begun in October 1950, while the number of cases receiving the other types of public assistance rose. The decline in old-age assistance amounted to less than one-half of 1 percent; aid to the blind and aid to dependent children increased at about the same rate (less than one-half of 1 percent), aid to the permanently and totally disabled went up 3 percent, and general assistance, 5 percent.

The small monthly changes for the Nation were the net result of State changes that varied in direction as well as in size. Only 10 States reported more persons receiving old-age assistance. Under the other programs, the number of States reporting higher caseloads varied from 18 for aid to the blind to 32 for general assistance. Except for general assistance and a few comparatively new State programs, the changes in caseloads were small—nearly all less than 2 percent. January caseloads for general assistance were more than 10 percent higher than in December in 15 States and dropped as much as 5 percent in only three States; the largest percentage increases occurred in rural States that have comparatively small caseloads.

Because more people were aided under four of the programs and because a few States raised payments through policy changes, total expenditures for assistance for January were \$1¼ million higher than the total for December. Kansas put into effect changes in food and clothing allowances made necessary by the greater cost of these items. Mississippi and South Carolina raised, for two types of

assistance, the percent of need met under the standards already in use. South Carolina also increased its maximums on payments for aid to dependent children. The Pennsylvania Legislature increased the monthly payment to the blind by \$10. In Illinois, payments for nursing-home and certain other types of medical care, previously included in the money payments to recipients, beginning in January are made directly to persons providing the care; the January decreases of \$2-5 in average money payments to the aged, the blind, and the disabled do not, therefore, reflect an actual reduction in the amount of total assistance provided.

UNDER THE OLD-AGE and survivors insurance program, 4.4 million persons were receiving monthly benefits at the end of January—about 54,000 more than at the end of December. Beneficiaries aged 65 or over accounted for four-fifths of this increase and at the end of January numbered 3.3 million—about three-fourths of all persons receiving monthly benefits.

Monthly benefits being paid at the end of January totaled \$156.7 million, about \$1.9 million more than in December. The decline in the average old-age benefit amount was halted for the first time since September 1950; the average of \$42.15 was 1 cent higher than in December.

Awards of monthly benefits were made to 83,000 persons in January, about 25 percent more than in December but only about half as many as had been awarded a year earlier. A reduction in the number of old-age and wife's benefit awards was chiefly responsible for this decline, since survivor benefit awards remained near

peak levels. Lump-sum death payments amounting to \$5.4 million and based on the deaths of 39,300 workers were made in January; this total was only slightly less than the record amount awarded in March 1951.

At the end of 1951, monthly benefits were being withheld from 354,000 beneficiaries entitled to old-age, wife's, husband's, widow's, widower's, mother's, or parent's benefits. It is no longer practicable to obtain data on monthly benefits withheld from child beneficiaries, because of the installation in December 1951 of a procedure under which children's benefits are combined in a single payment for a family group.

The number of beneficiaries, other than children, with monthly benefits withheld in December 1951 was 6 percent higher than in June 1951, an increase of about 21,000. In the same period the number of such beneficiaries on the rolls increased by more than 8 percent. Benefits withheld in December because the beneficiaries (under age 75) were working for wages of more than \$50 a month accounted for 75 percent of all suspensions. Wife's or husband's benefits withheld because of the employment of the old-age beneficiary represented 14 percent of the suspensions, while 7 percent were accounted for by the self-employment of the beneficiary or of the old-age beneficiary on whose earnings the wife's or husband's benefits are based. A table showing a distribution of benefits withheld, by reason for withholding payment and type of benefit, appears on page 25.

NEW AND CONTINUED UNEMPLOYMENT among workers covered by the State unemployment insurance programs

continued to increase in January, reflecting seasonal as well as administrative factors and shortages of materials. More initial claims were filed in January than in any other month since January 1950; the total increased 19 percent from the December 1951 figure to 1,354,000. Weeks of unemployment claimed, which represent continued unemployment, rose even more sharply (52 percent) to 6,529,600, which is the largest number claimed in any month since the beginning of hostilities in Korea.

All States reported increases in the average weekly number of claimants receiving benefits. For the Nation the rise of 49 percent to 1,185,200 was the largest turn-of-the-year increase in the postwar period. The increase in the total amount of benefits paid under the programs was even more pronounced (65 percent), and the \$116.5 million paid out was the largest expenditure for benefits since June 1950. The average weekly benefit for total unemployment again increased; the January average was \$22.28.

Child Health Day

This year, as in the past, the President has proclaimed May 1 as Child Health Day. Since 1928, when both Houses of Congress, by joint resolution, requested the President to designate the first day of May as Child Health Day, citizens with the guidance and help of State health departments and State agencies for crippled children have used this date as the starting line for action to build better health for all children. Each year attention is focused on a particular problem affecting children.

For 1952, the Children's Bureau proposed that on Child Health Day the Nation should direct its attention to the many thousands of handicapped children and plan to help them to achieve a new measure of well-being.

The Federal Security Administrator, in urging the practical observance of Child Health Day, declared that "nothing we do to build our national security is more fundamental, more accurately calculated to ensure the strength and vitality we need to meet the challenge of these times" than the services provided to children.

Selected current statistics

[Corrected to Mar. 12, 1952]

Item	January 1952	December 1951	January 1951	Calendar year	
				1951	1950
<i>Labor Force¹ (in thousands)</i>					
Total civilian	61,780	62,688	61,514	62,884	63,099
Employed	59,726	61,014	59,010	61,005	59,957
Covered by old-age and survivors insurance ²					35,164
Covered by State unemployment insurance ³	34,500	35,400	33,600	34,838	32,771
Unemployed	2,054	1,674	2,503	1,879	3,142
<i>Personal Income⁴ (in billions; seasonally adjusted at annual rates)</i>					
Total ⁵	\$257.3	\$258.6	\$240.9	\$251.1	\$224.7
Employees' income ⁶	175.1	175.2	159.9	169.2	145.8
Proprietors' and rental income	49.6	49.8	49.3	48.9	44.0
Personal interest income and dividends	19.4	20.7	19.0	20.0	19.3
Public aid ⁷	2.3	2.3	2.4	2.3	2.4
Social insurance and related payments ⁸	7.7	7.1	6.8	6.9	6.5
Veterans' subsistence allowances ⁹ and bonuses	1.0	1.1	1.6	1.2	2.2
Miscellaneous income payments ¹⁰	2.4	2.4	1.9	2.6	4.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: ¹¹					
Number (in thousands)	4,433	4,379	3,605		
Amount (in thousands)	\$156,721	\$154,791	\$130,883	\$1,884,531	\$1,018,149
Average primary benefit	\$35.15	\$35.14	\$36.55		
Awards (in thousands):					
Number	83	65	152	1,336	963
Amount	\$2,804	\$2,117	\$4,836	\$42,282	\$26,234
<i>Unemployment Insurance¹</i>					
Initial claims (in thousands)	1,354	1,134	1,054	10,836	12,251
Weeks of unemployment claimed (in thousands)	6,530	4,306	5,414	50,393	78,654
Weeks compensated (in thousands)	5,452	3,349	4,470	41,599	67,860
Weekly average beneficiaries (in thousands)	1,185	797	972	797	1,305
Benefits paid (in millions) ¹²	\$116	\$71	\$90	\$640	\$1,873
Average weekly payment for total unemployment	\$22.28	\$22.03	\$20.87	\$21.08	\$20.70
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance	2,694	2,701	2,784		
Aid to dependent children:					
Families	594	592	653		
Children	1,528	1,523	1,666		
Aid to the blind	97	97	96		
Aid to the permanently and totally disabled	128	124	71		
General assistance	339	323	425		
Average payments:					
Old-age assistance	\$44.57	\$44.54	\$45.14		
Aid to dependent children (per family)	76.01	75.80	73.48		
Aid to the blind	49.46	48.07	46.81		
Aid to the permanently and totally disabled	46.19	46.45	44.81		
General assistance	47.56	47.08	46.86		

¹ Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

² Estimated by the Bureau of Old-Age and Survivors Insurance. Except for calendar year 1950, data not available.

³ Data from the Bureau of Employment Security, Department of Labor.

⁴ Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

⁵ Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

⁶ Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

⁷ Payments to recipients under the 4 special public assistance programs and general assistance.

⁸ Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

⁹ Under the Servicemen's Readjustment Act.

¹⁰ Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

¹¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

¹² Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

Social Welfare Today

by ARTHUR J. ALTMAYER*

SOcial welfare is, by its very nature, a dynamic concept, depending entirely on evolving ideas of the responsibility of community and State in affirmatively promoting the well-being of its members. As the sense of community responsibility develops, the concept of social welfare must inevitably change. Not so long ago, our concept of social welfare included almost exclusively relief and service to the underprivileged and the disadvantaged. The needs of the specific individual—rather than the social institutions whose presence or absence affects the needs of individuals—were the focus of attention. Social welfare was thought of largely in terms of adjusting the individual to his environment rather than in terms of bringing environmental forces into play to assist the individual.

What Social Welfare Means

A new concept of social welfare has been developing under which welfare programs consist not only of counseling and assisting the individual and family in making the necessary adjustments to environment but, more importantly, of marshaling community resources to promote the well-being of individuals and of families generally. In other words, we no longer think in terms of a few underprivileged and disadvantaged persons but in terms of all individuals and families. In this country, under this newer concept, social work would include both constructive welfare services and measures designed to promote economic security—that is, both public assistance and the social insurances. In other countries it would include measures that fall under neither heading—for example, children's allowances, family allowances, and similar payments based on the status of the individual rather than upon present need or past contributions of the individual. In other words, social

security would be part of social welfare in its present-day meaning.

In a democracy based on a system of free enterprise, the well-being of individuals must be promoted in such a way that democracy and the system of free enterprise will be strengthened. Many people have sincerely felt that social action to help individuals weakens the fabric of democracy and free enterprise because, they fear, it weakens individual initiative. If social welfare continues to recognize that the basic purpose of social action is to enable individuals to achieve their maximum potentialities, such fears are groundless.

More than 100 years ago that arch-advocate of laissez-faire, John Stuart Mill, in his essay, *On Liberty*, said that "energy and self-dependence are as likely to be impaired by the absence of help as by its excess." Some persons will immediately disagree and point to the fact that today the United States has about 5½ million individuals dependent on government for public assistance to meet their daily needs. They will point out that public assistance is costing the Federal, State, and local governments almost \$2½ billion a year—and this in a period of unprecedented prosperity and full employment. It is unhappily true that these millions of persons do need public assistance. The fact, however, that public assistance is available means that we have a better America today than we had a quarter of a century ago and that these individuals are leading far happier and more useful lives as members of their community than they would otherwise have led. If this country during the last quarter of a century had had a system of contributory social insurance covering the inevitable major economic hazards of life, these millions of persons would be receiving insurance benefits rather than public assistance.

Issues in Public Assistance

It has been asserted many times in the public press that the Nation is

spending more for public aid—for "relief"—today than in 1940, when probably 8 million persons were unemployed. As a matter of fact, we are spending considerably less in actual dollars even though these dollars buy far less. Persons who contend that expenditures for public aid have increased since 1940 fail to take into account that in 1940 the Work Projects Administration, the National Youth Administration, and the Civilian Conservation Corps—all of which provided assistance on the basis of need—were still operating. Another serious mistake that is made by such critics stems from failure to take into account the fact that the population has increased, particularly in the groups under age 18 and over age 65, where need is the greatest. Thus, while the number of persons receiving old-age assistance has increased greatly since 1940, the number of old-age assistance recipients per thousand aged persons in this country has decreased.

If we consider all forms of public aid in existence in 1940 and in existence today, we find that 3.8 percent of the population is dependent on some form of public aid today as compared with 11.5 percent in 1940. The proportion of our national income spent for public aid has also dropped sharply—from 3 4/10 cents out of every dollar in 1940 and to 1 1/10 cents today.

Probably the worst mistake that is made in comparing expenditures for public aid in 1940, when there was widespread unemployment, with such expenditures today, when there is full employment, is the failure to take into account the characteristics of the persons receiving aid. Under the various public assistance titles of the Social Security Act only the very young, the very old, the blind, and now the permanently and totally disabled are eligible for public assistance. For the most part, obviously, these groups cannot (and in the case of children should not) engage in gainful employment. In other words, as the number

* Commissioner for Social Security. The article is based on an address delivered before the National Social Welfare Assembly on December 3, 1951.

of such persons in the population increases, it is obvious that the potential public assistance load will increase, regardless of improved employment conditions.

Since 1940 the number of children receiving aid to dependent children has increased both absolutely and in relation to the population under age 18, although at the same time an increasing number of children have been receiving survivor benefits under the old-age and survivors insurance program. If it were not for the insurance program, many of the 800,000 beneficiary children who are orphans or partial orphans would undoubtedly have been eligible for aid to dependent children. Because this group is taken care of through insurance, only about a fifth of the children now receiving aid to dependent children are in families with the father dead; the others are in need because of the incapacity or absence from the home of a living parent. In about half the cases the need of the child has arisen from the fact that the father has deserted the mother or is not married to the mother or is absent from the home for other reasons. Undoubtedly it is this circumstance that has given rise to the charge that aid to dependent children has encouraged desertion and illegitimacy.

Desertion and illegitimacy have been with us for a long time and unfortunately may be on the increase. But all the evidence indicates that aid to dependent children represents not the cause but the effect of desertion and illegitimacy.

Though the caseload for aid to dependent children has been declining steadily during the past year, hundreds of thousands of children will continue to need this form of assistance; many will be in broken homes. A great responsibility rests not only on the public officials who administer aid to dependent children but on all social agencies, public and private, to aid these children so that they may not be disadvantaged because of circumstances beyond their control.

It is encouraging to note that for the last year and a half there has been a steady decline in the total number of public assistance recipients and a generally downward trend in assistance expenditures. Much of the

decline in old-age assistance has been due to the 1950 legislative improvements in the Federal old-age and survivors insurance system, but continued high employment, which provides more job opportunities for persons receiving assistance and increases the ability of relatives to assist, is probably the chief factor.

Even though there is a valid explanation of why, in spite of the decline in public assistance, we still have about 5½ million persons receiving this type of aid, the fact remains that nobody is happy about the situation. The taxpayers of the country express their dissatisfaction in the public press and in legislative bodies. Not so much is heard about the unhappiness of the recipients of assistance. Those of us charged with the responsibility of administering public assistance are acutely aware, however, that no one relishes being a recipient of public aid.

There has been much talk about chiselers on relief rolls. Much of this criticism does not distinguish between legal and illegal payments. That is, in some States the criticism has been directed at the failure of relatives to help when, under the laws of these States, they have no legal obligation to do so. In some States there has been criticism that persons owning a home or having some other small assets are receiving public assistance when under the laws and regulations such ownership is permitted. At the same time, because persons with some small assets seem to be no better off than those who have none, there is criticism that public assistance penalizes thrift.

Whether or not there are many persons on the assistance rolls illegally, the feeling that the caseloads are too high has led to demand that the rolls be made public. The contention seems to be that publicity will scare off the persons receiving assistance illegally and will shame the relatives of those who are legally receiving public assistance into meeting their moral responsibilities. This contention rests for its validity on whether many persons actually are receiving public assistance illegally and on whether relatives can be shamed into helping.

The substantial decline in the State and local programs of general assist-

ance has been advanced as proof of the argument's soundness. That is, it has been contended that Federal financial participation and the Federal statutory requirement that the public assistance rolls be kept confidential have led to the alleged increase in the categories financed in part by the Federal Government, as contrasted with the decline in the general assistance category, where there is no Federal financial participation or Federal requirement as to confidentiality. This argument overlooks the basic reason for the decline in general assistance since 1940—the fact that the general assistance category had a far greater proportion of employable persons in it than the categories of aged persons, young children, the blind, and the permanently disabled. It also overlooks the fact that, under the Social Security Act Amendments of 1950, many persons were transferred from general assistance to the new category of the permanently and totally disabled.

As a matter of fact, most of the local alleged scandals about "chiseling" have occurred in general assistance. The highest proportion of persons shown by any State-wide study to be illegally receiving public assistance under categories financed in part by the Federal Government has been less than 3 percent.

Experience seems to indicate that publicity is of doubtful value in reducing the number of chiselers and shaming relatives. The welfare directors of several States have declared that such publicity in connection with general assistance has had no effect on the chiselers but may have deterred eligible persons in real need from accepting assistance.

A rider attached to the Revenue Act of 1951 has the effect of permitting States to allow public access to records of the disbursement of public assistance funds. This legislation permits access only to records of disbursements, such as the names of recipients and the amounts and dates of the payments; it does not permit public access to other information in the case records. The Federal law requires, moreover, that if a State does enact legislation prescribing any conditions under which public access may be had to records of disbursements,

such legislation must prohibit the use of any lists or names obtained from such access for commercial or political purposes.

Unfortunately, the Federal statutory requirement concerning confidentiality of public assistance records that was in effect before the 1951 rider has not been generally understood. The requirement has never been interpreted as surrounding these records with an iron curtain of secrecy that would prevent the taxpayers from having the requisite assurance that ineligible persons were not receiving public assistance. It has never prevented the furnishing of information to Federal, State, and local legislative committees and administrative bodies charged with investigating and appraising the operations of public assistance, as well as to auditors, law-enforcement officers, and grand juries for use in the discharge of any duties they may have that relate to the administration of public assistance. Nor has this requirement prevented the publication of material on the operations of public assistance agencies designed to inform the public regarding such matters as the size of expenditures, classification of the causes of dependency, the range in payments made, the standards for appraising need, and the procedures followed for determining need in the individual case.

It is perhaps well to recall that the Federal requirement was placed in the Social Security Act in 1939 because there had been widespread political misuse of the names of recipients of old-age assistance in the 1938 elections. It remains to be seen whether legislation permitting public access but prohibiting the use of information obtained through such access for commercial or political purposes will actually prevent the abuses that occurred before 1939.

The effect that opening the assistance rolls to the public will have in reducing the rolls is also still a matter of debate. But one thing is certain. We shall never be able to measure statistically how much needless humiliation results from indiscriminate public access. More than 100 years ago Disraeli opened his first successful campaign for election as a member of the House of Commons by attacking

the new Poor Law because, as he said "it went on the principle that relief to the poor is a charity. I maintain that it is a right . . . I consider that this Act has disgraced the country more than any other upon record. Both a moral crime and a political blunder, it announces to the world that in England poverty is a crime."

One of our own homespun philosophers, who used to write under the pen name of Abe Martin, once said, before the advent of the Social Security Act, "Poverty ain't a crime in America but it might as well be." We are not going to return to those days. As some evidence that we will not, it should be noted that in two States where the assistance rolls have been opened to the public, very few persons have actually sought the information.

Another thing is certain; there is no substitute for good administration—administration that both protects the taxpayer through careful examination of the facts bearing on eligibility and provides needed assistance to the recipient in such a manner as to encourage his self-respect, sense of responsibility, and effective participation in the life of the community. Ironically enough, many times the same individuals who complain about ineligible persons receiving public assistance also object to providing funds to employ enough social workers to make the necessary investigations.

Perhaps the best comment on this whole question of relief chiseling appeared in a small newspaper in the Middle West:

We've had many families among us needing public assistance for a long time. And no matter what decision comes down from the court, they'll still be with us.

They are not an isolated people, those who receive monthly checks representing aid to the blind and aid to dependent children. They are of us—of our neighborhoods, of our churches, of our schools.

They are not statistics on a state welfare department report or the financial records, red or black, of Monroe county. They are people.

It is well, as we wade into the attached problems, or run away from them, to remember that. They are people—just as good, just as bad, just as weak, just as strong, just as honest and just as

dishonest as people are at every economic, political and social level.

It can be conceded that some families receiving public assistance, in cash or in kind, cheat. They cheat just like some rich people who chisel on their income tax returns or exploit their employees or give too little to the churches in which they pray.

The problem of weeding them out is one calling for capable administration of the welfare procedures, as well as one calling for an acceptance of responsibility and duty by the average citizen.

For example, the welfare departments of our counties find no shortage of complaints about mothers or fathers—or both—slopping up ADC checks in beer houses. But they find a shortage of complaining witnesses to act when action is essential.

It can be conceded that for some families the ADC checks destroy initiative. Even though they merit the checks, they show little inclination to accept opportunities which might eventually move them off the welfare rolls. This is a problem calling for rehabilitation along with routine administration—and again it goes to the door of the school, the church and the average citizen as well as to the door of the welfare office in the Monroe county court house or to the one in the state house

By and large, however, the public assistance handed out in Monroe county is put to essential uses—it goes to children who have lost fathers by death or desertion, it goes to children whose fathers are physically disabled, it goes to children who are far better off having their mothers at home than they would be—or society would be—if their mothers couldn't maintain homes. Who will be first to abandon them?

That this problem of providing assistance to the needy was also a problem confronting our colonial forefathers is made clear in an interesting little pamphlet issued by the Virginia League of Local Welfare Executives. This League was enterprising enough to look into *The Vestry Book of Kingston Parish*, covering the period 1679-1796. The Vestry met once a year and made appropriations in pounds of tobacco—the usual medium of exchange—to provide for the needs of the parish. The Vestry records show that most of the items

listed each year were for the assistance of individuals in need of help. To quote from the pamphlet:

A number of examples are given in each category to show the variety of situations which the Vestry had to consider. Each has its present day counterpart. It appears that there were a number of bastards under care in foster homes at all times . . . It was noted that awards were made year after year to the same persons in many instances. For example an award was made for the care of Oner Powers every year for 33 years and the final award was for his care and burial. Evidently both temporary and permanent care were available to the destitute widows, orphans, fatherless, lame, halt, etc.

The League reaches this conclusion on the cost of public welfare today as compared with colonial times:

Thus in the hundred years preceding the Revolution, the number of taxable persons had increased 12 times, total expenditures had increased 23 times and the tax per person had increased about 100 percent. And of all things!! the expenditure per capita for relief was approximately the same as it was in Virginia for the year 1949-50 when the Federal government was paying one-third of the bill.

Social Insurance

In colonial days the problem of want was quite different from what it is today. We now have a highly competitive, urbanized, and industrialized economic system that has enabled us, as a Nation, to increase our output of goods and services beyond the wildest dreams of our forefathers. But paradoxically enough, it has also given rise to greater economic insecurity on the part of millions of individuals. A way must be found to prevent the destitution of millions of persons rather than to alleviate it after it has occurred. Fortunately there is a way to prevent destitution arising from economic causes. That is the device of contributory social insurance—a device that has been used for three-quarters of a century in various parts of the world. That outstanding conservative, Winston Churchill, was one of the chief architects of the plan that went into effect in Great Britain in

1909 and was also instrumental in putting into effect the famous Beveridge plan that greatly expanded the British social insurance system. He made the point that economic hazards that cannot be met effectively by the individual can be met through a system of contributory social insurance. Under such a system, all individuals exposed to these hazards are insured against loss of income, with benefits payable from a fund to which they and their employers have contributed.

This country has had a form of contributory social insurance since 1911, when the first workmen's compensation laws were passed. Since 1935 we have had social insurance covering unemployment and old age. In 1939 the Federal old-age system was expanded to include survivor benefits in the case of the death of the insured worker. Unfortunately these various forms of social insurance did not cover all gainfully employed persons, and the benefits provided were inadequate, especially as living costs went up. In 1950, Congress considerably extended the coverage of the Federal old-age and survivors insurance system and increased the benefits. The only large groups still unprotected are farm operators and casual farm and domestic workers. Today about 90 percent of the gainfully occupied persons in this country are insured—under this Federal program or under other Federal, State, and local government retirement systems—against loss of income due to old age or death of the family breadwinner.

Coverage under old-age and survivors insurance is not compulsory for employment in nonprofit organizations, but it can be elected if the employer and two-thirds of the employees wish to be insured. The great appeal that a system of contributory social insurance has—as well as the good business judgment of nonprofit organizations and their employees—is evident from the number of employees (about 750,000) in such organizations who are now covered.

The great distinguishing characteristic between a system of contributory social insurance and a system of public assistance is that the insurance benefits are payable without a means test. The means test is a necessary

device to keep the cost of public assistance within bounds, but it is a device that probably no one likes. Nor is it generally considered a constructive way to promote self-reliance and effective participation in the life of a community. The basic repugnance to the means test probably arises out of the fact that to the recipient it signifies his own or his family's failure to make the grade in a highly competitive economy. Another reason for its unpopularity is that the means test is often considered as placing a penalty upon thrift, since any savings must be taken into account in determining need.

Benefits under contributory social insurance are, in contrast, payable in specified amounts regardless of the actual amount of property a recipient may possess. Moreover, the benefits vary in accordance with wage loss. A larger proportion of the wage loss is payable in the case of low wage earners than in the case of high wage earners, but the fact that there is a relationship between wage loss and benefits introduces an element of flexibility that automatically relates the benefits to the wide wage differentials existing in this country and that is characteristic of a system of free enterprise.

Comprehensive Nature of Social Welfare

A contributory social insurance system in effect throughout the entire Nation and covering all the major economic hazards would largely solve the problem of destitution in this country. Much destitution is due, however, to noneconomic causes. For example, it would certainly not be practical or desirable to have social insurance against loss of income arising out of broken homes. Neither is it possible for a social insurance system to cover actual need of all individuals and families under all conceivable circumstances. Accordingly, we should be deceiving ourselves if we did not recognize that, even with an extended and improved social insurance program as a first line of defense against destitution, there would still be need for a second line of defense in the form of public assistance. Since this second line of defense would be far

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Public Child Welfare Employees: Their Education

by MIGNON SAUBER and JACK WIENER *

The professional education of child welfare workers is an important factor in the effectiveness of the public child welfare programs. For this reason, information on the educational background of social work employees in these programs was included in the joint study made by the Children's Bureau and the Bureau of Public Assistance in mid-1950; the information is summarized in the following pages. Earlier Bulletin articles reported on the education and salaries of public assistance employees in social work in the State and local agencies administering the federally aided public assistance programs.

IN 1950, one-fifth of the more than 4,100 persons engaged primarily in State and local public child welfare work had full professional social work training. Another 25 percent had at least 1 year of graduate social work study but had not completed their second year. In all, 60 percent of the public child welfare employees had some graduate social work study.

These are some of the facts revealed by a study conducted jointly by the Children's Bureau and the Bureau of Public Assistance of the Social Security Administration in the late spring and early summer of 1950, as part of the survey of salaries and working conditions in social work conducted by the Bureau of Labor Statistics¹ in cooperation with the National Social Welfare Assembly and the National Council on Social Work Education. The Federal Security Agency study covered 34,000 persons in social work positions in State and local agencies administering public child welfare and public assistance programs.²

Questionnaires for the individual social work employees were sent out to State and Territorial public welfare departments throughout the country. Each employee was asked to indicate

the social work program on which he spent most of his time. If an employee was involved, for example, in determining eligibility for assistance and in approving foster homes for the placement of children, he specified only the one program on which he spent the greatest part of his time. Roughly 1 out of every 8 persons, or 4,163 in all, indicated that they spent most of their time on public child welfare programs.

The social work employees who were working primarily on public child welfare programs are the subject of this report. Included among these child welfare employees were 3,002 caseworkers, 705 supervisory staff members (supervisors of caseworkers and district child welfare consultants), 277 persons in executive positions, and 179 special consultants and other social work employees.

The 4,163 child welfare workers covered by this report represent 34 percent of the 12,400 persons employed in child welfare work throughout the Nation—in public and voluntary children's agencies and institutions, in juvenile courts, and in departments of education. They constitute nearly two-thirds of the 6,600 persons employed in public and voluntary children's casework agencies, excluding institutions, but only 6 percent of the 75,000 employees in all types of social work throughout the country.

What Child Welfare Workers Do

Child welfare workers provide social services for children. This work requires considerable skill, knowledge, and understanding. With the purpose

of strengthening family life, child welfare workers concentrate on work with or in behalf of children. Some of these children are in their own homes but are having difficulty in getting along with their families or with other persons. Some are neglected or abused, while some are in danger of becoming delinquent.

Child welfare workers help to plan for the care of children in foster family homes or in children's institutions when the child's own home cannot provide proper care. They plan for adoption when the child must be permanently separated from his own home. The problems of unmarried mothers and their babies and of working mothers who must plan for the care of their children while they are at work all come within the province of the child welfare worker. In addition, child welfare workers take an active part in developing improved State laws relating to the care and protection of children, such as those governing adoption, guardianship, and child placement. Part of the job of all child welfare workers is to work with community groups to improve health, educational, recreational, and welfare services for children.

All public child welfare programs provide some of these services but not all provide this complete range of services. In some States, certain services are provided only by the juvenile courts or by voluntary agencies for children. And even within a given State, the availability of public child welfare services may differ considerably from county to county.

Professional Training of All Employees

At the present time, 2 years of graduate study in a school of social work are required for full professional training for social work. The curriculum includes both classroom and field work courses. The graduate students are assigned to supervised field work

* Program Research Branch, Division of Research, Children's Bureau.

¹ *Social Workers in 1950*, American Association of Social Workers, 1952.

² See Elizabeth Epler, "Public Assistance Employees: Their Education," *Social Security Bulletin*, February 1952; and Ellen Perkins and Charles Lopes, "Public Assistance Employees: Their Salaries," *Social Security Bulletin*, March 1952.

Table 1.—Graduate social work education of public child welfare employees, all social work employees, and employees of voluntary child welfare casework agencies, June 1950

Amount of study in graduate school of social work	Percent of employees in—		
	All social work programs ¹	Noninstitutional child welfare programs of—	
		Public welfare agencies	Voluntary agencies ¹
Total.....	100	100	100
2 or more years.....	16	30	47
1 but less than 2 years.....	11	25	19
Less than 1 year.....	13	15	11
None.....	60	40	23

¹ Source: *Social Workers in 1950*, American Association of Social Workers, 1952, table D-14, p. 48.

in which they spend 15-25 hours a week throughout most of their years of study. That is, they work under special supervision in a social work agency where they "learn by doing." They learn, according to a United Nations report, "to interview, to record information, to separate the various elements, environmental and emotional, that make up the problems with which they are called upon to deal, to use the social resources in the community, to participate with the client in carrying through a plan of social treatment, and to work in close association with their colleagues in other fields as well."³ The same report termed this part of a social worker's education "one of the most important learning experiences in the area of practical work because, beyond anything else, it distinguishes the trained social worker from the amateur."

Besides this vital field work experience, the graduate student acquires knowledge and skills through his program of classroom courses. The two curriculum areas dovetail.

The Children's Bureau believes that child welfare workers in State and local child welfare programs should have these two full years of study in a graduate school of social work in order to serve children most effectively.

Considering the 4,163 child welfare employees as a group, without regard to their position (supervisors, case-

workers, consultants, etc.), 1 out of every 5 had had full professional training. In all, 60 percent had had some study in a graduate school of social work. Forty-five percent had had at least 1 year of study, and 15 percent had studied for less than a year. Some of this latter group may have had only a course or two. Others may have had a fuller curriculum that included some supervised field work. Forty percent of the public child welfare employees had not had any graduate social work study.

But social work as a profession is very young. Throughout the entire field of social work, only 16 out of every 100 persons had had 2 years or more of study at a graduate school of social work.⁴ Public child welfare therefore has a greater proportion of persons with full professional training (20 percent) than the field of social work as a whole. It has, however, fewer employees with professional training, proportionately, than the children's casework programs under voluntary agency auspices. Forty-seven percent of this latter group have had at least two full years of graduate social work study.

Professional Training and Agency Size

The number of public child welfare employees within a State is determined by many things. First, there is the population or size of the State itself. The organization and functions of the agency are also important. In some States nearly all public child welfare services are provided by full-time child welfare staff. In others, general welfare workers who have responsibility for providing a variety of services may be responsible for providing specialized services to children in some counties. In States, however, where a small number of employees were engaged primarily in public child welfare, proportionately more of the workers had graduate social work study than in States with larger child welfare staffs. In States with fewer than 25 child welfare employees, 69 percent of the 210 workers had had at least 1 year of graduate social work study. For States with 50 or more child welfare workers, the percentage

was 41. The following tabulation presents this situation briefly.

States with specified number of child welfare employees	Number of States	Child welfare employees	
		Number	Percent with year or more of graduate social work study
Total.....	53	4,163	45.0
50 or more employees (Ala., Calif., Conn., D.C., Ga., Ill., Ind., La., Md., Mass., Mich., Minn., N.J., N. Y., N. C., Ohio, Pa., P. R., Tenn., Tex., Va., Wash., W. Va., Wis.).....	24	3,410	41.0
25-49 employees (Ark., Colo., Fla., Hawaii, Iowa, Ky., Maine, Miss., Mo., Nebr., Okla., Oreg., R. I., S. C.).....	14	543	61.5
Less than 25 employees (Alaska, Ariz., Del., Idaho, Kans., Mont., Nev., N. H., N. Mex., N. Dak., S. Dak., Utah, Vt., V. I., Wyo.).....	15	210	68.6

The States with 50 or more public child welfare employees are usually those with large populations and big cities. The States with smaller child welfare staffs, generally, have relatively small populations and these populations are primarily in rural areas. The impact of Federal child welfare services funds upon the total State program may explain some of the difference in the extent of professional training among the States. Since these funds are concentrated largely on providing services in rural areas, a relatively larger number of the workers paid from Federal funds are in rural areas than in urban areas.

There are, in addition, proportionately more employees paid from Federal funds among the smaller State staffs. In joint planning for the use of the funds, the States and the Children's Bureau have agreed that positions paid from Federal child welfare services funds should be filled by professionally qualified persons. This procedure has helped to improve the professional qualifications of child welfare staffs generally. Furthermore, in the small rural States, proportionately more of the total child welfare staff have been able to obtain gradu-

³ *Training for Social Work, An International Survey*, United Nations Secretariat, Department of Social Affairs, 1950, p. 29.

⁴ *Social Workers in 1950*, p. 48.

ate social work training through the use of Federal funds than in large urban States. The use of Federal funds in rural areas has apparently offset for the better qualified personnel the pull of the urban areas, where salaries might be higher and opportunities for continuing professional growth might be better.

Although larger State programs have proportionately fewer professionally trained staff members, they have supervisory and executive personnel, who as a group are professionally well qualified, to guide workers who do not have professional training. Smaller agencies usually have few persons in supervisory positions, especially casework supervisors, and therefore cannot provide day-to-day supervision for each worker. Since supervision must sometimes be arranged with wide intervals of time between contacts, the smaller agencies need to rely more fully upon the professional training of each individual employee.

Professional Training of Supervisory Staff

As compared with public child welfare employees in other types of positions, the supervisory staff was the best qualified from the point of view of professional education. Forty-six percent of the 705 child welfare supervisory staff members had had at least two full years of graduate social work study. In other words, nearly 1 out of every 2 supervisors of caseworkers, child welfare consultants, and other persons whose positions carried supervisory though not executive responsibility had full professional training. Another 32 percent had had at least 1 year of study, while 12 percent had studied at a school of social work for less than a year. Ten percent had never attended a graduate school of social work.

Full professional social work training, besides extending for 2 years, includes several semesters of field work. The second year, or advanced field work placement, is usually in the area in which the student plans to specialize. Thus, it is significant that more than 2 out of every 5 (43 percent) of the 635 supervisory staff members who had studied at a graduate school of social work had had not only more

Table 2.—Graduate social work education of child welfare employees, by position, June 1950

Amount of study in graduate school of social work	All positions	Executives	Caseworkers	Supervisory staff	Other social work employees
Total number.....	4,163	277	3,002	705	179
Total percent.....	100.0	100.0	100.0	100.0	100.0
With study in graduate school of social work.....	60.2	69.7	50.9	90.1	81.6
2 or more years.....	20.0	32.8	11.4	45.6	43.6
With 2-year degree.....	17.0	29.2	9.6	38.4	37.5
Without 2-year degree.....	3.0	3.6	1.8	7.2	6.1
1 but less than 2 years.....	25.2	21.7	23.7	31.9	26.8
Less than 1 year.....	15.0	15.2	15.8	12.6	11.2
With field work.....	4.1	7.2	4.0	3.2	3.4
Without field work.....	10.2	6.9	11.0	9.1	7.8
No report on field work.....	.7	1.1	.8	.3	.4
None.....	39.8	30.3	49.1	9.9	18.4

¹ Includes a few employees who reported a 2-year degree or certificate but study of less than 2 years.

² Includes a few employees who reported a 1-year degree or certificate but study of less than 1 year.

³ Includes a few employees who reported graduate social work study but did not specify amount.

⁴ Includes a few employees who did not report if they had any graduate social work.

than one semester of field work but for their advanced field work had been placed in child welfare. Another 29 percent of the supervisory staff with graduate social work study had had more than one semester of field work but had been placed in programs other than child welfare.

Like the supervisory staff, the executive staff included a substantial number of professionally trained employees. Thirty-three percent of the executives working primarily on child welfare had had 2 years of graduate social work study; a total of 55 percent had had at least 1 year. Executives in a child welfare program are responsible for the planning, organization, and direction of the work. They also carry responsibility for coordinating and interpreting child welfare programs so that the needs of children will be adequately met. They must give leadership to staff and to communities in providing for the welfare of children. Professional training in social work is a necessity for anyone carrying such responsibilities.

Closely associated with both the executive and the supervisory staff is a heterogeneous group of special consultants and other social work employees who are not providing services directly to children. The proportion of this group with full professional training was nearly the same—44 percent—as that for supervisors. Roughly 7 out of 10 reported at least 1 year of graduate social work study. This group includes research staff, consultants on training and staff development and on foster family or

group care, as well as others concerned with special areas of child welfare program and administration.

Professional Training of Caseworkers

The caseworkers are the largest group of public child welfare employees—3,002 out of 4,163. One in 3 child welfare caseworkers had had at least 1 year of professional study; one in every 2 reported some study in a graduate school of social work, though not always a full year. Thirty-seven percent had a bachelor's degree only or a bachelor's degree and some graduate study in fields other than social work. About 12 percent of these caseworkers did not have even a bachelor's degree.

These 3,002 caseworkers were providing casework services to about four-fifths of the more than 245,000 children who were being served by public welfare agencies in June 1950. The rest of the children—less than a fifth—were being served by general welfare workers, primarily responsible for public assistance, or—because of staff vacancies, the child's special problems, or other reasons—they were receiving care directly from child welfare supervisory or executive staff members.

Four children out of 5 in public child welfare programs were therefore receiving casework service from the public child welfare caseworkers covered by this report. These caseworkers are the "foot soldiers" of the public child welfare programs. They are in direct contact with the children and their families. In the rural areas, where a

great many of them are employed, a single caseworker often is the public child welfare program. Besides needing great skill, the worker needs the fullest possible preparation as well as the best quality of on-the-job supervision. Full professional training, or 2 years of graduate social work study, is almost necessary preparation for this vital job.

Although 51 percent of the child welfare caseworkers reported some graduate social work study, only 11 percent had full professional training. Another 24 percent had had at least 1 year of study but less than 2 years. Thus, only a little better than 1 out of every 3 child welfare caseworkers had had at least 1 year of training.

Sixteen percent of the caseworkers reported graduate social work study of less than 1 year. Some of them may have had as little as one or two courses. Others (4 percent of all caseworkers) had had a period of supervised field work even though they did not complete a full year of study.

These figures show the difficulty that the public child welfare programs have in obtaining enough qualified personnel. They also reflect the same problem—not enough trained personnel—throughout the entire social work field. Thirty-five percent of the caseworkers in public child welfare programs have had a year or more of graduate social work study. On the other hand, only 22 percent of all persons in casework positions in public and voluntary social work agencies the country over have had this much professional study.

Professional Training and Number of Children Receiving Service

There is an inverse relationship between the proportion of children within a State receiving public child welfare services and the proportion of child welfare caseworkers who have had at least 1 year of professional study in a school of social work.

The extent to which public child welfare services are reaching children varies from State to State. Although, for the country as a whole, about 5 out of every 1,000 children under age 21 are receiving public child welfare services, in some States only 1 or 2 children in every 1,000 receive such

service, while in others the proportion is 12 or 13 per 1,000. These rates are based on quarterly reports to the Children's Bureau on children receiving child welfare casework services from public welfare agencies. Forty-five States submitted complete reports for June 1950, and it is for these States that rates have been computed.

Nearly two-thirds of the child welfare caseworkers employed in the 11 States where fewer than 2.5 children out of every 1,000 were receiving public casework services had completed at least a year of graduate social work study. In contrast, in the 13 States where social services reach 7.5 or more out of 1,000 children, only about 1 in every 5 of the child welfare caseworkers had had that much professional study. The relationship between the proportion of the child population receiving public child welfare services and the proportion of the caseworker staff with at least 1 year of graduate social work study is shown below.

States with specified number of children receiving child welfare services per 1,000 child population, June 1950	Number of States	Child welfare caseworkers with year or more of graduate social work study		
		Total number of child welfare caseworkers	Number	Percent of all child welfare caseworkers
Total	145	12,687	904	33.6
Less than 2.5 children (Ark., Fla., Idaho, Ill., Ky., La., Mich., Miss., Okla., Tenn., Tex.).....	11	437	285	65.2
2.5-4.9 children (Colo., Iowa, Kans., Md., Mo., Mont., Nebr., N. Mex., Oreg., S.C., S. Dak., Utah).....	12	307	137	44.6
5.0-7.4 children (Ala., Ariz., Mass., Nev., N.J., N.C., Ohio, Va., Wis.).....	9	609	209	34.3
7.5 or more children (Conn., Del., D.C., Ind., Maine, Minn., N.H., N.Y., N. Dak., R.I., Vt., Wash., W. Va.).....	13	1,334	273	20.5

¹ Excludes California, Georgia, Pennsylvania, and Wyoming, whose reports on the number of children receiving service from public agencies were incomplete, and the Territories and possessions.

The proportion of a State's children reached by public social service pro-

grams is the result of many factors. One is the nature and extent of the public agency's child welfare responsibilities. Some States have had extensive child welfare programs for many years. Their older employees frequently do not have professional training. Some States, too, have delegated legal responsibility for many child welfare functions on a State-wide basis to the public agency. These broad responsibilities mean that proportionately more children may be receiving public child welfare services in these States.

Another important factor is the division of responsibility between public and voluntary children's agencies. The proportion of a State's children receiving public child welfare services is often higher when the services of voluntary agencies are not available.

Some State programs that are providing better coverage, in that they are reaching more children, appear to have had difficulty in staffing their programs with professionally qualified personnel. They may be said to be carrying out their responsibilities with the best staff they can obtain. States reaching proportionately fewer children appear to have better qualified staff. The fact that they are not providing service to a large proportion of the State's children may mean, in addition to the factors already discussed, that they are extending their services gradually as they can obtain staff adequately equipped to provide a high quality of service. To the many factors that play a part in determining the extent to which public child welfare services are reaching children must also be added the agency's basic philosophy as to the necessity for a professionally qualified staff in a program of services to children.

Caseworkers Eligible for Graduate Education

There is a promising trend in relation to professional education among child welfare caseworkers. Nearly all the caseworkers who were relatively new to the field of social work in mid-1950 had either had some graduate social work education or sufficient undergraduate study to enable them to go on with professional education. Caseworkers with less than 3 years of social work experience accounted for

40 percent (1,187) of the 3,002 child welfare caseworkers. Among these 1,187 caseworkers were 591 with graduate study, 554 with a bachelor's degree only, and only 42 with less than a bachelor's degree. Thus, only about 1 percent of all child welfare caseworkers were new to the field and without the educational background for professional training.

Graduate study in this section means graduate study in any field and not exclusively in social work. Since 85 percent of the caseworkers who reported graduate study of any kind had at least had some courses in a graduate school of social work, graduate study and graduate social work study for this group are substantially the same. A period of 3 years has been arbitrarily selected as an amount of experience sufficient to differentiate the newer from the more experienced worker.

All public child welfare caseworkers reported their education and social work experience, as follows:

Education and social work experience	Percent of caseworkers working primarily on child welfare
Total.....	100.0
Less than 3 years of social work experience.....	40.2
Some graduate study in any field.....	20.0
Bachelor's degree only.....	18.8
Less than a bachelor's degree.....	1.4
3 or more years of social work experience.....	59.8
Some graduate study in any field.....	40.3
Bachelor's degree only.....	8.8
Less than a bachelor's degree.....	10.7

Perhaps the group educationally best equipped for further training—about one-fifth of all caseworkers—is the one made up of the workers with a bachelor's degree only and less than 3 years of experience. Perhaps the group for whom it will be most difficult to obtain professional training are the 12 percent of all caseworkers who do not have even a bachelor's degree. Most of this latter group, however, have had a substantial amount of social work experience. Although the need for graduate study on the part of persons practicing social work cannot be denied, the fact must not be overlooked that most of the caseworkers

who are least likely to acquire such study are in general an experienced group. For them especially, programs of in-service training, which embody the latest concepts in social work practice, are very valuable. Through this type of agency staff development program, such workers can be helped to fill in the gaps in their education. At the same time, however, the staff development program must also be especially oriented for the 28 percent of the caseworkers who meet the academic admission requirements of schools of social work, to help them obtain professional training through provisions for educational leave.

When the two groups—those with less than 3 years of experience and those with at least 3 years—are considered separately, the contrast between newer and older employees becomes more striking. Only 3 percent of the public child welfare caseworkers who had come into social work within the 3 years preceding the study did not have a bachelor's degree; in sharp contrast, 18 percent were without a bachelor's degree and had been in social work positions for 3 years or more.

The proportion of caseworkers who had completed their college studies but had had no graduate study presents an even greater contrast. They constitute 47 percent of the caseworkers with less than 3 years of social work experience and only 15 percent of the caseworkers with 3 years or more of experience. This difference, however, is due partly to the fact that the total group of persons with 3 years or more of experience includes proportionately more persons who had had some graduate study—67 percent as against 50 percent.

Another cause for optimism is the fact that half the 1,190 child welfare caseworkers who had had no graduate study of any kind were still under 30 years of age and had a bachelor's degree. An additional 19 percent had a bachelor's degree but were 30 years of age or older. The remaining 31 percent of the caseworkers without graduate study had not completed their college education.

In summary, then, public child welfare caseworkers are distributed according to their education as shown in the adjoining column.

Amount and type of education	Percentage distribution of child welfare caseworkers
Total.....	100.0
Graduate social work study.....	50.9
1 year or more.....	35.1
Less than 1 year.....	15.8
Other graduate study only.....	9.2
No graduate study.....	39.7
Bachelor's degree only.....	27.4
Workers under age 30.....	20.0
Workers aged 30 or over.....	7.4
No bachelor's degree.....	12.3
Not reported.....	.2

Federal Child Welfare* Services Funds for Professional Training

Throughout its 40-year history, the Children's Bureau has been interested in improving the quality of health and welfare services for children. Since 1935, in carrying out the provisions of title V, part 3, of the Social Security Act, the Bureau has held that one of the most fundamental ways of strengthening and extending social services to children is through improving the qualifications of the staff providing these services. States have been encouraged to use Federal child welfare services funds for educational leave stipends to enable staff members who have demonstrated aptitude for child welfare work to attend graduate schools of social work. These stipends are aimed at covering the cost of graduate education—maintenance, tuition, and travel—for a specified period of time. States differ in their educational leave policies, but most of them require the employee granted a stipend to return to the agency for a specified period of time following his leave. In this way the agency is able to improve the professional qualifications of its staff.

Each year, all but a very few States have budgeted some Federal child welfare services funds for this purpose. To what extent had the persons working primarily on public child welfare programs in mid-1950 been helped to obtain their professional education through stipends granted from these funds?

One out of 4 of the public child welfare employees who had had some study in graduate schools of social

work reported that they had used Federal child welfare services funds for part of the cost of their professional training. Federal Emergency Relief Administration funds, payments under the GI Bill of Rights, and payments under other public welfare programs have also been used. In all, 42 percent of the public child welfare employees with graduate social work study reported they had used some type of public funds to help pay for their study, as shown below.

Use of public funds for graduate social work study	Percent of child welfare employees
Total with graduate social work study	100
No public funds	58
Some public funds	42
Federal child welfare services funds alone or with other public funds	25
Other public funds only	17
Not reported	3

Fifty-five percent of these employees had financed their education in other ways—through their own resources or through scholarships, fellowships, and loans granted by the schools of social work or by voluntary organizations.

Some persons who were helped to finance their graduate social work study by stipends from Federal child welfare services funds were no longer working in the public child welfare program at the time this study was made. They may have moved on to employment with voluntary social agencies or withdrawn from social work employment altogether. Some, however, were working in State and local public assistance agencies and so were included in the Federal Security Agency survey.

For all social work employees in State and local agencies administering public assistance and public child welfare programs, educational-leave grants from Federal child welfare services funds were the chief type of public funds used for graduate social work study. Nine percent (881) of the social work employees of State and local public welfare agencies with graduate social work study reported they had received an educational stipend from these funds. Seven out

Table 3.—Education of public child welfare employees, by State, June 1950

State	Total	With graduate study ¹			With no graduate study		
		Total	In school of social work		Total	Bachelor's degree	No bachelor's degree
			Total	1 year or more			
Total number	24,163	2,845	2,502	1,875	343	1,312	448
Percentage distribution	100.0	68.4	60.2	45.1	8.3	31.6	10.8
Alabama	51	35	32	13	3	16	14
Alaska	4	4	4	4	—	—	—
Arizona	18	16	14	12	2	2	2
Arkansas	27	21	20	19	1	6	6
California	228	175	152	125	23	53	33
Colorado	31	30	30	28	—	1	1
Connecticut	124	65	50	21	15	59	51
Delaware	19	15	15	14	—	4	4
District of Columbia	68	64	63	60	1	4	2
Florida	44	30	29	28	1	14	8
Georgia	50	37	35	29	2	13	13
Hawaii	29	26	26	26	—	3	3
Idaho	9	6	6	6	—	3	3
Illinois	197	150	139	117	11	46	30
Indiana	206	101	75	39	26	105	45
Iowa	45	29	25	20	4	16	16
Kansas	22	19	16	16	3	3	3
Kentucky	46	36	34	27	2	10	9
Louisiana	69	67	67	62	—	2	2
Maine	46	18	12	8	6	28	22
Maryland	109	56	44	42	12	53	49
Massachusetts	105	61	57	44	4	43	8
Michigan	100	94	92	78	2	6	1
Minnesota	204	102	86	57	14	102	70
Mississippi	32	32	32	27	—	—	—
Missouri	48	42	42	32	—	6	6
Montana	16	15	15	15	—	1	1
Nebraska	35	28	25	24	1	7	3
Nevada	5	5	4	4	—	—	—
New Hampshire	16	8	8	7	—	8	8
New Jersey	96	57	43	18	14	39	19
New Mexico	21	17	17	17	—	4	3
New York	781	483	374	192	109	296	200
North Carolina	69	63	63	57	—	6	5
North Dakota	11	9	9	9	—	2	2
Ohio	250	140	119	94	21	110	54
Oklahoma	41	35	34	30	1	6	6
Oregon	47	33	31	26	2	14	14
Pennsylvania	52	28	22	18	6	24	20
Puerto Rico	98	98	98	59	—	—	—
Rhode Island	38	28	28	18	—	10	8
South Carolina	34	31	29	21	2	3	3
South Dakota	19	14	13	13	1	5	4
Tennessee	51	43	43	41	—	8	5
Texas	62	59	54	51	5	3	1
Utah	18	16	16	15	—	2	2
Vermont	20	8	5	3	3	12	9
Virgin Islands	5	2	2	2	—	3	3
Virginia	98	73	69	47	4	25	23
Washington	103	78	71	57	7	25	12
West Virginia	97	49	33	29	16	48	38
Wisconsin	142	87	71	47	16	53	33
Wyoming	7	7	7	7	—	—	—

¹ Includes 207 persons who had some graduate study but did not have a bachelor's degree.
² Includes a few employees who did not report amount of education.

of every 10 of the 881 persons were working primarily in the child welfare programs. The remaining 3 out of 10 (257) were working primarily in public assistance. Thus, Federal child welfare services funds have helped to strengthen not only the public child welfare programs but other public welfare programs and the field of social work as a whole.

Greater use of State and local funds and continued use by States of Federal child welfare services funds to meet the cost of professional education of promising staff members will help to increase the number of fully trained public child welfare employees. In this way, States will be able further to extend and strengthen their public welfare services for children.

Notes and Brief Reports

Assistance Expenditures per Inhabitant, 1950-51

In the fiscal year 1950-51, expenditures for public assistance payments from Federal, State, and local funds, excluding vendor payments for medical care, represented \$15.03 per inhabitant, or about 2 percent (37 cents) less per capita than they did in the preceding fiscal year. The changes for the year are given below.

Program	Expenditures per inhabitant		
	Amount excluding vendor payments for medical care		Percentage change
	Fiscal year 1949-50	Fiscal year 1950-51	
All programs...	\$15.40	\$15.03	-2.4
Old-age assistance...	9.51	9.36	-1.6
Aid to dependent children...	3.44	3.63	+5.5
Aid to the blind...	.34	.35	+2.9
Aid to the permanently and totally disabled...		.20	
General assistance...	2.11	1.49	-29.4

Costs went down for both general assistance and old-age assistance. The drop in general assistance costs was 62 cents per inhabitant, or more than a fourth, and was largely the result of the generally favorable employment conditions and the transfer of former general assistance cases to the new Federal grant-in-aid program for the permanently and totally disabled, which went into operation October 1, 1950. The decrease for old-age assistance—less than 2 percent—reflected both the improved employment opportunities and the liberalizations in the old-age and survivors insurance program, effective October 1, 1950, which lessened the need for supplementary assistance among old-age and survivors insurance beneficiaries.

More than half the decreases in costs for general assistance and old-age assistance was offset by an increase in per inhabitant expenditures for aid to dependent children (19 cents) and for aid to the blind (only 1 cent) and by the expenditures under the new program of aid to the permanently and totally disabled, which

amounted to 20 cents per inhabitant. Costs for aid to dependent children went up in spite of a declining caseload—largely because of the increase in average assistance payments when Federal matching was extended, beginning October 1, 1950, to assistance granted to one needy adult in a family receiving aid to dependent children.

The 1950 amendments to the Social Security Act also expanded the definition of assistance payments to include payments to vendors for remedial or medical care provided under public assistance programs. Since October 1, 1950, Federal matching has been available for such vendor payments within the maximums on individual assistance payments of \$50 per month for old-age assistance, aid to the blind, and aid to the permanently and totally disabled and, for aid to dependent children, \$27 for the adult, plus \$27 for one child and \$18 for each additional child. Few States, however, availed themselves in the fiscal year 1950-51 of the opportunity to obtain Federal funds for vendor payments for medical care.

Payments to vendors for medical care amounting to 50 cents or more per inhabitant are shown in the accompanying chart. These amounts do not, however, represent total payments for medical care because many States include all or part of the cost of medical care in money payments to recipients. Although 38 States reported vendor payments from general assistance funds, only 15 of them also made such payments from funds of the four special types of public assistance, and in only eight States were the vendor payments for medical care made from old-age assistance funds larger than those from general assistance funds.

General assistance funds are frequently used, however, to pay for medical care costs incurred on behalf of recipients of the other public assistance programs. Medical care payments to vendors in Nevada, for example, represented 83 percent of that State's total expenditures per inhabitant for general assistance, but general assistance funds were being used to provide medical care for all public

assistance recipients. Nevada was one of five States in which the combined cost of vendor payments for medical care for all five public assistance programs amounted to more than \$2 per inhabitant.

When vendor payments for medical care are included in assistance expenditures for both years, the total expenditures per inhabitant for the five public assistance programs show a decline from \$16.04 in the fiscal year 1949-50 to \$15.69 in 1950-51. In the fiscal year 1950-51, State per capita expenditures varied from \$1.14 in Puerto Rico to \$41.85, or 37 times as much, in Colorado. Twenty States spent more, per capita, than the national average, 32 spent less, and in one State (Utah) expenditures were equal to the average for the Nation as a whole.

About one-fourth of the States spent at least \$17 per inhabitant for public assistance, including vendor payments for medical care, and a like proportion spent less than \$10. The 13 States spending less than \$10 fall into two groups—eight low-income States with low average assistance payments and, in general, above-average recipient rates (Alabama, Kentucky, Mississippi, North Carolina, Puerto Rico, South Carolina, the Virgin Islands, and Virginia); and five States above average in fiscal ability and in assistance payments but with relatively low recipient rates (Delaware, the District of Columbia, Indiana, Maryland, and New Jersey). Similarly, the 13 States with the high-

Table 1.—Distribution of States by amount of assistance expenditures per inhabitant,¹ including vendor payments for medical care, and by specified programs, fiscal year 1950-51

Expenditure per inhabitant	Old-age assistance	Aid to dependent children	General assistance
Less than \$0.50..	0	2	13
0.50-0.99.....	1	1	9
1.00-1.49.....	0	5	10
1.50-1.99.....	4	3	5
2.00-2.99.....	3	11	8
3.00-3.99.....	1	9	3
4.00-4.99.....	2	10	2
5.00-7.49.....	9	11	2
7.50-9.99.....	14	1	1
10.00-14.99.....	12	0	0
15.00 or more....	7	0	0

¹ Based on population figures, excluding Armed Forces overseas, from the April 1950 enumeration made by the Bureau of the Census.

est expenditures per inhabitant can be classified in two groups—eight States above or near average in per capita income, in which monthly payments usually were high and recipient rates for public assistance generally were above average (California, Colorado, Idaho, Kansas, Massachusetts, Montana, Oregon, and Washington), and five States, all but one of which were

below average in income and generally had high recipient rates (Arizona, Florida, Louisiana, Missouri, and Oklahoma). Among the last group, average monthly assistance payments were below the median for aid to dependent children in all States and for old-age assistance in two of the five States.

There was likewise considerable

difference among the various assistance programs. Of the total per capita expenditure of \$15.69 for assistance, including medical care, for all programs combined, the largest part—\$9.59 or more than 60 percent—was for old-age assistance; \$3.70 or about 25 percent was for aid to dependent children; \$1.84 or more than 10 percent went for general assistance; and

Table 2.—Amount expended per inhabitant¹ for assistance payments, excluding vendor payments for medical care, by State and by program, fiscal years 1949-50 and 1950-51

State	Total		Old-age assistance		Aid to dependent children		Aid to the blind		Aid to the permanently and totally disabled ²	General assistance	
	1949-50	1950-51	1949-50	1950-51	1949-50	1950-51	1949-50	1950-51	1950-51	1949-50	1950-51
United States.....	\$15.40	\$15.03	\$9.51	\$9.36	\$3.44	\$3.63	\$0.34	\$0.35	\$0.20	\$2.11	\$1.49
Alabama.....	8.90	9.59	6.40	6.50	2.04	2.34	.13	.13	.51	.42	.11
Alaska.....	12.21	12.86	8.62	8.55	3.23	3.96	(³)	(³)	(³)	.36	.35
Arizona.....	17.03	19.01	10.28	11.69	5.01	5.65	.81	.82	(³)	.93	.85
Arkansas.....	13.73	15.47	9.55	10.50	3.63	4.39	.34	.37	(³)	.21	.21
California.....	29.69	30.55	21.58	21.02	4.70	6.80	.93	1.01	(³)	2.48	1.72
Colorado.....	36.88	40.35	31.16	34.15	3.92	4.36	.20	.19	.17	1.60	1.48
Connecticut.....	11.40	12.23	6.55	7.22	2.82	3.58	.08	.11	(³)	1.95	1.32
Delaware.....	5.48	5.45	1.75	1.77	1.64	1.88	.25	.33	.07	1.84	1.40
District of Columbia.....	5.33	5.94	1.74	1.81	2.35	2.69	.17	.18	.34	1.07	.92
Florida.....	17.66	18.30	11.76	11.38	4.99	5.99	.59	.60	(³)	.32	.33
Georgia.....	10.05	11.76	7.61	8.46	2.01	2.83	.24	.28	(³)	.19	.19
Hawaii.....	12.61	14.63	1.91	1.88	6.82	7.81	.69	.10	.31	3.79	4.53
Idaho.....	16.16	16.46	10.64	10.47	4.70	5.03	.22	.22	.25	.60	.49
Illinois.....	14.10	12.84	7.56	7.10	3.31	3.07	.29	.28	.02	2.94	2.37
Indiana.....	8.80	8.61	5.62	5.64	2.07	2.23	.22	.22	(³)	.89	.82
Iowa.....	13.43	13.99	10.94	11.07	1.64	2.07	.30	.34	(³)	.55	.51
Kansas.....	12.74	16.17	12.18	12.13	2.75	2.50	.25	.21	.53	1.86	.80
Kentucky.....	9.04	9.82	5.34	5.65	3.19	3.64	.20	.23	(³)	.31	.30
Louisiana.....	37.60	34.47	25.51	24.92	7.37	6.04	.34	.36	1.65	4.38	1.50
Maine.....	14.14	15.15	8.24	8.62	3.07	4.03	.38	.39	(³)	2.45	2.11
Maryland.....	6.04	6.17	2.22	2.26	2.53	2.53	.10	.10	.13	1.19	1.15
Massachusetts.....	23.13	23.30	15.92	16.37	3.68	3.79	.23	.26	(³)	3.30	2.88
Michigan.....	16.62	14.87	8.60	8.48	4.42	4.33	.17	.18	.02	3.43	1.86
Minnesota.....	14.68	14.12	10.11	9.80	2.81	2.85	.25	.26	(³)	1.51	1.21
Mississippi.....	8.48	8.18	6.56	6.42	1.49	1.32	.39	.38	.01	.04	.05
Missouri.....	23.00	23.63	16.93	17.43	4.08	3.96	.35	.34	.60	1.64	1.30
Montana.....	17.74	18.57	12.23	12.64	3.85	4.02	.58	.63	.51	1.08	.77
Nebraska.....	12.95	12.70	9.42	9.24	2.72	2.64	.31	.38	(³)	.50	.44
Nevada.....	11.38	11.92	10.39	10.86	*.12	*.08	*.13	*.15	(³)	.74	.68
New Hampshire.....	12.54	12.95	7.18	7.51	3.09	3.74	.34	.35	(³)	1.93	1.35
New Jersey.....	5.75	5.28	2.87	2.80	1.13	1.22	.10	.10	(³)	1.65	1.16
New Mexico.....	11.87	13.25	6.13	6.70	4.68	5.31	.30	.32	.36	.76	.86
New York.....	15.09	14.85	5.15	5.10	4.73	4.78	.19	.20	.81	5.02	3.96
North Carolina.....	6.07	6.79	3.77	4.06	1.75	2.08	.37	.43	.04	.18	.18
North Dakota.....	12.53	13.11	8.19	8.66	3.51	3.62	.11	.11	.15	.72	.87
Ohio.....	12.87	11.80	8.82	8.31	1.26	1.62	.25	.26	.06	2.54	1.55
Oklahoma.....	34.81	32.75	27.11	24.46	6.41	6.97	.75	.70	(³)	.54	.62
Oregon.....	15.89	16.13	9.62	9.87	2.79	3.23	.18	.20	.42	3.30	2.41
Pennsylvania.....	13.72	11.21	4.07	3.73	5.42	4.51	*.71	*.70	.18	3.52	2.09
Puerto Rico ⁴		1.14		.53		.38		.02	(³)		.21
Rhode Island.....	18.14	16.36	7.10	6.96	4.82	4.74	.13	.15	(³)	6.09	4.51
South Carolina.....	7.48	7.65	5.24	5.62	1.52	1.28	.25	.23	.25	.47	.27
South Dakota.....	11.79	12.54	8.66	8.90	2.58	3.05	.14	.15	(³)	.41	.44
Tennessee.....	11.45	12.03	7.09	7.28	3.63	4.27	.33	.37	(³)	.10	.11
Texas.....	13.47	13.27	11.71	11.48	1.24	1.30	.38	.35	(³)	.14	.14
Utah.....	15.99	15.69	8.12	8.01	5.55	5.35	.18	.18	1.07	2.14	1.08
Vermont.....	10.67	11.05	7.43	7.89	1.64	1.78	.23	.23	.04	1.37	1.11
Virgin Islands ⁵		3.95		2.21		.81		.17	.10		.66
Virginia.....	3.26	3.68	1.47	1.65	1.24	1.48	.16	.17	.14	.39	.34
Washington.....	37.08	34.75	23.97	22.95	7.09	6.66	.30	.32	.78	5.72	4.04
West Virginia.....	9.69	11.41	3.92	4.24	4.97	6.22	.17	.20	.02	.63	.73
Wisconsin.....	12.45	12.18	7.65	7.74	2.95	3.03	.22	.23	.15	1.63	1.03
Wyoming.....	12.96	13.92	9.58	10.05	2.17	2.50	.21	.23	.58	1.00	.86

¹ Based on population figures, excluding Armed Forces overseas, from the April 1950 enumeration made by the Bureau of the Census; for 1949-50, population data preliminary.

² Program initiated October 1950 under Social Security Act Amendments of 1950.

³ No program approved by the Social Security Administration.

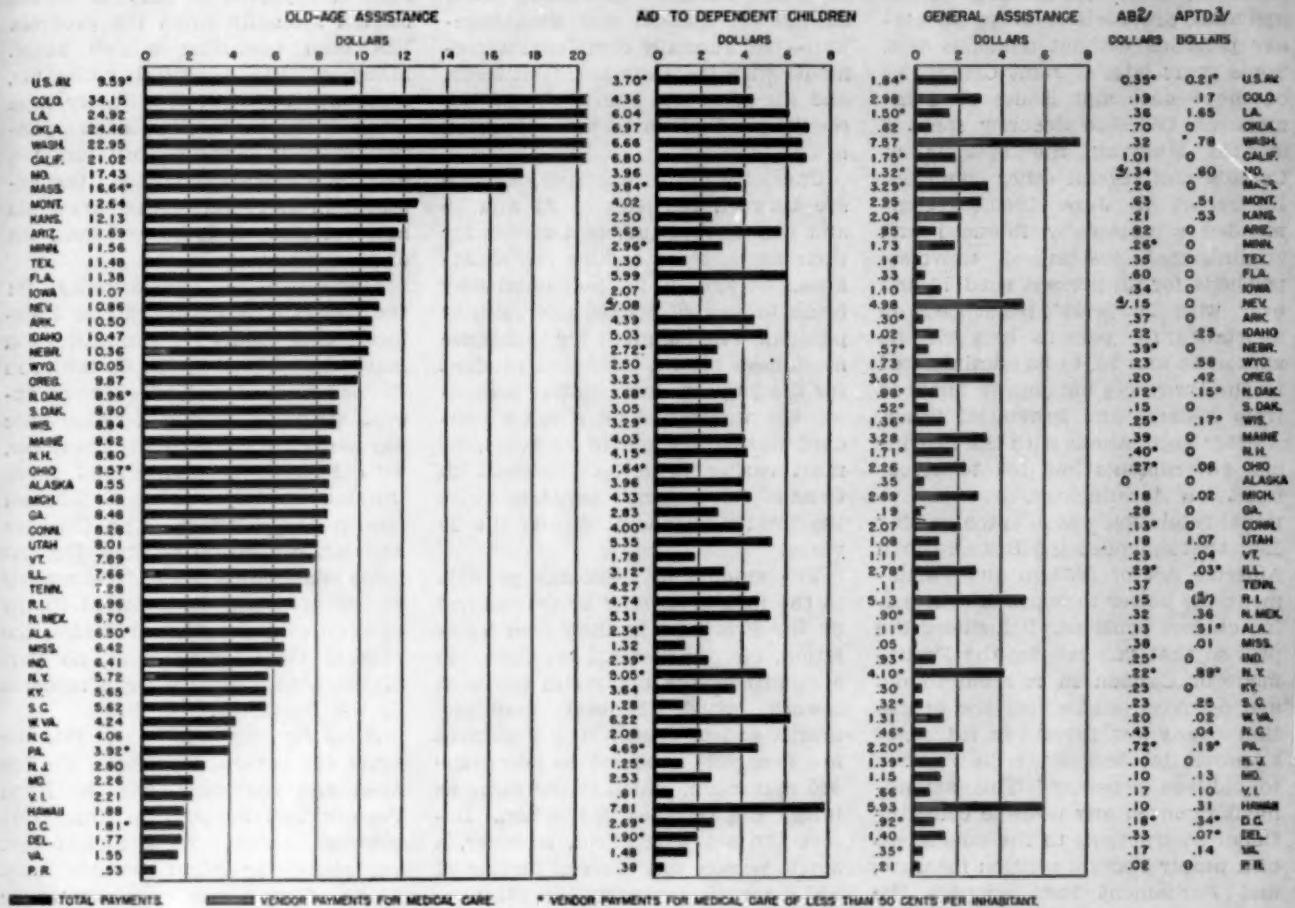
⁴ Program administered under State law without Federal participation.

⁵ Approved by the Social Security Administration for Federal participation beginning February 1951.

⁶ For October 1950-June 1951; programs for special types of public assistance initiated October 1950 under Social Security Act Amendments of 1950.

⁷ Less than $\frac{1}{2}$ cent; program not yet approved for Federal participation by the Social Security Administration.

Amount expended per inhabitant¹ for assistance payments, including vendor payments for medical care, fiscal year 1950-51



¹ Based on population figures, excluding Armed Forces overseas, from the April 1950 enumeration made by the Bureau of the Census.
² Aid to the blind.

³ Aid to the permanently and totally disabled.
⁴ Program administered under State law without Federal participation.
⁵ Less than 1/2 cent.

less than 5 percent—35 cents and 20 cents, respectively—for aid to the blind and aid to the permanently and totally disabled.

Variations among the States in per capita expenditures for the four federally supported programs were large, but not nearly so large as those for general assistance, which is financed entirely from State and local funds. Per capita expenditures in the State with the highest expenditures were, for general assistance, 150 times those in the State making the lowest per capita expenditures; but for aid to dependent children the ratio was 98 to 1, and for old-age assistance it was 64 to 1. More was spent for old-age assistance, however, than for any other public assistance program in all but six States;

in these six, expenditures for aid to dependent children were largest.

New Canadian Programs for the Aged

Canadian income maintenance programs for the aged took a new form in January 1952, when payments were first made under two Federal laws passed in 1951. The Old Age Assistance Act provides for needy persons between the ages of 65 and 70; the Old Age Security Act provides pensions to all Dominion residents aged 70 and over, regardless of their need.

In this new and broad pattern the Canadian program achieves objectives first proposed about 1945. In

1943, the Marsh Report¹ had envisioned a contributory system of old-age, invalidity, and survivors insurance with a flat-rate benefit. Other proposals by Canadian authorities had emphasized, respectively, social insurance² and social assistance,³ but in neither case was the new program foreseen.

At the Dominion-Provincial Conference of 1945, however, Govern-

¹ L. C. Marsh, *Report on Social Security for Canada*. Prepared for the Advisory Committee on Reconstruction, House of Commons Special Committee on Social Security, Sess. 1943. Ottawa, King's Printer, 1943.

² Harry M. Cassidy, *Social Security and Reconstruction in Canada*, Toronto, Ryerson Press, 1943.

³ Charlotte Whitton, *The Dawn of Amler Life*, Toronto, Macmillan Co., 1943.

ment authorities put forth a proposal very much like the new system, including provision of universal old-age pensions without a means test. Some years later a Joint Committee of the Senate and House of Commons on Old Age Security spent 3 months studying the systems of Canada and several other countries. Its report in June 1950^{*} recommended a nationally financed and administered system of universal pensions for all persons aged 70 and over with 20 years' residence and assistance for persons between the ages of 65 and 70, to be administered by the Provinces but jointly financed from Federal and Provincial funds.

After negotiations with the Provincial governments had led to agreement on terminology, a constitutional resolution was adopted in May 1951 that amended the British North America Act of 1867 to give Parliament the power to legislate concerning old-age pensions. It included the proviso that "no law by the Parliament of Canada in relation to old age pensions shall affect the operation of any law, present or future, of a provincial legislature in relation to old age pensions." This amendment removed any possible constitutional obstructions to the enactment of a purely Federal pension measure, and Parliament then adopted the laws needed to transform the old-age security system.

Old-age assistance.—As adopted in June 1951, the Old Age Assistance Act is similar in broad outline to the former old-age pension legislation, which for nearly 25 years—1927-52—provided the basis for a Federal-Provincial system of pensions subject to an income test. The new law has a lower eligibility age than the old system, allows the claimant somewhat larger income in addition to his pension, and divides Federal-Provincial funds according to a new formula. Like the former laws, it represents what the Dominion Government is willing to incorporate in its agreement with the individual Provinces, and the conditions that must be accepted by the Provinces in order to receive Federal funds. By

February 1, 1952, five Provinces—Alberta, British Columbia, New Brunswick, Quebec, and Saskatchewan—had formally completed agreements with the Federal Government, and the other five Provinces and the Northwest Territories were expected to do so.

Under the measure, all persons who are between the ages of 65 and 70 and who have insufficient means for their support are eligible for assistance. At age 70, an individual may begin to receive his old-age security pension. The claimant for assistance must have been a Canadian resident for the 20 years immediately preceding the application or, if not a resident during the entire 20 years, he must earlier have been present in Canada for a period equal to twice the total time absent during the 20 years.

The amount of assistance payable to the individual may be determined by the Provinces in their own legislation, but the Federal act fixes \$40 a month as the maximum payment toward which Federal matching grants will be made. The Provinces are generally expected to adopt the \$40 maximum, which is the same as under the repealed legislation. Before the act took effect, however, a single person was allowed income of \$50 a month, including the \$40 pension. By raising the total allowable income for one person from \$600 to \$720 annually, the new law permits payment of full pensions to persons receiving \$20 a month in outside income. Additional income of \$20 a month is also allowed couples, who may now—if both are over age 65—receive a total of \$1,200 annually instead of the \$1,080 formerly permitted.

Half the funds for the assistance program are provided by the Federal Government and half by the Provinces. Although the Provincial share is higher than the former contribution of 25 percent, the total cost to the Provinces is expected to be no greater than before. During 1951, for example, the Provinces paid one-fourth of approximately \$145 million on behalf of about 309,000 pensioners. It is estimated that only about 145,000 persons in the 65-69 age group are eligible for the assistance

payments. The total cost of assistance is expected to amount to \$64 million annually when the program has been operating a few years. Many of the potential claimants, especially those in the higher ages who will shortly be eligible for a pension without a means test, are not making application, so that the actual number of persons receiving aid may for some time be less than the original estimates.

Administrative responsibility for the program is vested in the Provinces; their plans for administration must be approved by the Governor in Council and cannot be changed except with his consent. Assistance payments are made by the Provinces, with Federal reimbursement made through the Department of National Health and Welfare. The Old Age Assistance Division of that Department administers the Federal aspects of the program. In contrast to the procedure in the United States, the Federal Government pays no part of the administrative costs incurred by the Provinces.

Blind Persons Act.—Up to 1952 the same act governed pensions for the aged and the blind, but the Blind Persons Act adopted in June 1951 provides, subject to a means test, payments for blind persons aged 21-69. The terms continue to be somewhat more liberal than those for old-age pensioners. The pension for the blind is \$40 a month, but the total of the annual pension plus other income allowed a single person is raised from \$720 to \$840 and, if he has dependents, from \$920 to \$1,040. For married couples the total allowable income is increased from \$1,200 to \$1,320 (or if both are blind, from \$1,320 to \$1,440). At age 70 the old-age security benefit becomes payable. Pensions are paid to blind persons after residence for 10 years instead of 20 years as formerly required.

Old-age security.—The terms of the Canadian law are simple and somewhat more generous, once the retirement age has been reached, than those of any other universal pension program.

All residents of the country are eligible who (1) are 70 years of age, (2) meet the same 20-year residence test required of assistance claimants,

^{*} Report . . . June 28, 1950, Ottawa, King's Printer, 1950.

and (3) have been living in Canada for 1 year immediately preceding the claim. If the pensioner is absent from Canada his payment is suspended. If he returns within 6 months, however, the pension may be paid for the time he was away, up to a maximum of 3 months' benefit in any one calendar year.

Income is no bar to receiving the pensions, so that beneficiaries under various private and public pension plans are eligible. The effect of the new universal pension on other income maintenance programs, such as pensions and allowances for veterans and relief (a Provincial matter), had not been determined when the law was passed.

Payment of the pensions is made from the Consolidated Revenue Fund and charged to the Old Age Security Fund account. Three taxes finance the old-age security program: (1) An individual income tax equal to 2 percent of taxable income, but not more than \$60 a year; (2) a corporation tax of 2 percent on taxable corporate income, with no ceiling specified; and (3) one-fifth of the existing manufacturers' sales tax of 10 percent. The individual income tax of 2 percent may be offset in 1952 by another change in the tax system, eliminating an existing surcharge on individual incomes. Revenue from the three sources is estimated to be \$305 million in a full tax year—\$145 million from the sales tax, \$95 million from the individual income tax; and \$65 million from the corporation tax. Since the individual income tax does not become effective until July 1, 1952, the Government will appropriate approximately \$70 million from general revenue during 1952. This will be a temporary loan, to be repaid from the Old Age Security Fund when the Minister of Finance so directs.

Administration of the program is carried out by the National Director of Old Age Security of the Department of National Health and Welfare, through 10 regional offices, one in each Provincial capital.

Cost of old-age security and other programs.—The Minister of Health and Welfare has estimated that the total annual cost of the programs for the aged and for the blind will

be about \$411 million—more than a quarter of a billion dollars above the 1951 expenditures of \$145 million.⁵ The estimated increase in the number of beneficiaries is also large, as shown in the tabulation that follows.

Type of beneficiary	Old system ¹	New system ²
	Number	
All pensioners.....	320,000	853,000
Aged 70 and over.....	309,000	700,000
Aged 65-69.....	0	145,000
Blind.....	11,000	8,000
	Annual benefit expenditures (in millions)	
Total.....	\$144	\$411
For those aged 70 and over:		
Federal.....	104	343
Provincial.....	35	0
For those aged 65-69:		
Federal.....	0	32
Provincial.....	0	32
For blind persons:		
Federal.....	4	3
Provincial.....	1	1

¹ Based on data for July-Sept. 1951 (latest available) from *Labour Gazette*, December 1951, p. 1622.

² Provisional estimates for the period following the early years of the new program.

³ Excludes supplementary amounts paid under provisions, the exact nature of which is not known, outside the Federal-Provincial agreements and financed entirely by the Provinces concerned. Some Provinces paid such supplementary amounts under the old system, and certain Provinces have indicated that under the new system similar supplements will be paid.

One result of the new legislation will be to make pension expenditures rather than family allowances the largest expenditures for Canadian social welfare. In the year ended March 31, 1951, expenditures under the family allowance program were \$309.5 million. The Deputy Minister of National Welfare stated early in 1951⁴ that Canada was spending "somewhere between \$1 billion and \$1½ billion annually at the present time" for health and social security. This amount includes Federal, Provincial, and local expenditures. In 1952, with increased old-age assistance, old-age security, and higher veterans' pensions (enacted in December 1951), expenditures will probably be about \$1.5 billion. Canada's

⁴ Paul Martin, *Text of Address . . . on the Resolution to Introduce Old Age Security Legislation*, House of Commons, Thursday, October 25, 1951.

⁵ *Canadian Welfare*, March 1, 1951, pp. 3-4.

national income in 1951 was \$17.1 billion.

Trust Fund Operations, 1951

Financial operations under the old-age and survivors insurance program are handled through the Federal old-age and survivors insurance trust fund. Sums equivalent to 100 per cent of taxes collected under the Federal Insurance Contributions Act are transferred under permanent appropriation to the trust fund on the basis of estimates made by the Secretary of the Treasury. Proper adjustments are made periodically to the extent that the estimates are subsequently found to differ from the actual amounts of contributions payable. Contributions received under voluntary agreements with States for the coverage of State and local government employees are deposited directly into the trust fund.

In the calendar year 1951, contributions amounting to \$3,363 million were appropriated to and deposited in the Federal old-age and survivors insurance trust fund. The trust fund also received \$417 million in interest on investments and \$3.7 million in appropriations from the general fund as reimbursement for costs incurred previously for benefit payments to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. The 1950 amendments continued this survivorship protection, but the cost is to be met from the trust fund. Expenditures for old-age and survivors insurance benefits in 1951 totaled \$1,885 million, and administrative expenses amounted to \$81 million. The fund's assets showed a net increase of \$1,818 million for 1951 and totaled \$15,540 million at the end of the year.

The unemployment trust fund is composed of the State accounts and the railroad unemployment insurance account. In 1951, deposits in the State accounts amounted to \$1,495 million and interest credited was \$217 million. Withdrawals for benefit payments totaled \$845 million, and the net balance in the State accounts increased \$866 million. The railroad unemployment insurance ac-

Table 1.—Changes in social security trust fund investments and the interest-bearing public debt, as of the end of December, 1950 and 1951

[Amounts in millions]

Item	Investments at end of December				Net acquisitions, Dec. 31, 1950, through Dec. 31, 1951
	1950		1951		
	Amount	Average interest rate (percent)	Amount	Average interest rate (percent)	
Total interest-bearing public debt.....	\$254, 283	2. 209	\$257, 070	2. 308	\$2, 788
Securities acquired by social security trust funds, total.....	20, 970		23, 444		2, 475
Old-age and survivors insurance trust fund.....	13, 331	2. 19	15, 017	2. 20	1, 687
Unemployment trust fund.....	7, 639	2. 16	8, 427	2. 18	788
All other interest-bearing securities.....	233, 313		233, 626		313

Source: Daily Statement of the U.S. Treasury.

count declined slightly during the calendar year 1951. Deposits in the railroad account amounted to \$15.4 million, interest received to \$23.4 million, and transfers from the railroad unemployment insurance administration fund to \$4.4 million. Benefit payments, on the other hand, amounted to almost \$47 million. The net balance in the railroad unemployment insurance account declined \$3.3 million.

Investments

Under the provisions of the Social Security Act, as amended, the Federal old-age and survivors insurance trust fund is held by a Board of Trustees, which is composed of the Secretary of the Treasury, who is the Managing Trustee; the Secretary of Labor; and the Federal Security Administrator. The Commissioner for Social Security is Secretary of the Board.

The Secretary of the Treasury invests that portion of the trust fund which, in his judgment, is not needed to meet current expenditures for benefit payments and administrative expenses. The act restricts the permissible investments of the trust fund to interest-bearing obligations of the United States Government or to obligations guaranteed as to principal and interest by the United States. Regular obligations of these types may be acquired on original issue at par or by purchase of outstanding obligations at their market price. In addition, the act authorizes the is-

suance of special obligations exclusively to the trust fund if the Managing Trustee determines that the purchase of other eligible securities is not in the public interest. Regular obligations acquired by the trust fund may be sold at market price. Special obligations are to be redeemed at par plus accrued interest. The special obligations issued to the trust fund have generally been special Treasury notes or special certificates of indebtedness.

Investments are made by the Secretary of the Treasury for the unemployment trust fund as a unit, although the fund is composed of 51 separate State accounts and the railroad unemployment insurance account. Interest earned on the fund's investments is distributed quarterly among all accounts on the basis of the average daily balance of each account. Permissible types of investments are the same for this fund as for the Federal old-age and survivors insurance trust fund.

Net investments made during 1951 for the old-age and survivors insurance trust fund amounted to \$1,687 million. At the end of 1951 the investments of the fund totaled \$15,017 million, as compared with \$13,331 million at the close of the preceding year. The investments held by the unemployment trust fund increased by \$788 million; by the end of 1951 they totaled \$8,427 million (table 1).

The net acquisitions of the two social security trust funds amounted to \$2,475 million in Government se-

curities—more than for any previous year. The large increase in the assets of these funds resulted mainly from the extension of old-age and survivors insurance coverage and the increase from \$3,000 to \$3,600 in the amount of earnings taxable under old-age and survivors insurance. At the end of 1951, the investments of the two social security trust funds amounted to \$23,444 million.

Interest Rates

The Social Security Act of 1935 had required that the investments of the old-age reserve account (now the old-age and survivors insurance trust fund) must earn at least 3 percent. The 1939 amendments removed all reference to a minimum yield except on special obligations issued to the fund. These special obligations are required to bear the average rate of interest on the interest-bearing public debt, computed as of the end of the month next preceding the date of issue. If, however, this average is

Table 2.—Investments of social security trust funds and the interest-bearing public debt at end of specified period, 1936-51

[Amounts in millions]

At end of—	Interest-bearing public debt	Social security trust fund investments			
		Total amount	Percent of public debt	Old-age and survivors insurance trust fund	Unemployment trust fund
1936	\$33,699	\$64	0.2		\$64
1937	36,715	1,138	3.1	\$513	625
1938	38,899	1,926	5.0	862	1,064
1939	41,445	2,944	7.1	1,435	1,509
1940	44,438	3,962	8.9	2,016	1,945
1941	57,451	5,468	9.5	2,736	2,732
1942	107,308	7,842	6.8	3,655	3,687
1943	164,508	9,874	6.0	4,779	5,095
1944	228,891	12,546	5.5	5,967	6,579
1945	275,694	14,863	5.3	7,054	7,808
1946	257,649	15,643	6.1	8,079	7,564
1947	254,205	17,371	6.8	9,268	8,102
1948	250,579	19,052	7.6	10,556	8,496
1949	255,019	19,424	7.6	11,728	7,696
1950	254,283	20,970	8.2	13,331	7,639
1951	257,070	23,444	9.1	15,017	8,427
1951					
Jan.	253,704	21,168	8.3	13,528	7,639
Feb.	253,382	21,389	8.4	13,610	7,778
March	252,553	21,515	8.5	13,777	7,738
April	252,280	21,542	8.5	13,844	7,698
May	252,729	22,079	8.7	14,056	8,023
June	252,852	22,387	8.9	14,323	8,064
July	253,325	22,482	8.9	14,463	8,019
Aug.	254,321	23,008	9.1	14,673	8,335
Sept.	254,958	23,103	9.1	14,793	8,310
Oct.	255,940	23,106	9.0	14,843	8,263
Nov.	257,253	23,380	9.1	14,888	8,492
Dec.	257,070	23,444	9.1	15,017	8,427

Source: Daily Statement of the U. S. Treasury.

not a multiple of $\frac{1}{8}$ of 1 percent, the rate of interest is to be the multiple next lower than the average rate.

The interest provisions governing the investments of the unemployment trust fund have remained unchanged since the fund's establishment in 1936, and the rates for special obligations issued to it are determined in the same manner as for those issued to the old-age and survivors insurance trust fund. Investments in other issues must bear rates at least equal to those of special obligations.

Thus, the interest earnings of the unemployment trust fund and, from 1940 on, of the old-age and survivors insurance trust fund have been directly affected by Federal debt financing (table 3). During the war years, when the computed average rate on the interest-bearing Federal debt declined, the rate of earnings of the two social security trust funds also declined. In 1945 the computed average Federal interest rate began to rise, and this rate was reflected later in the interest rates earned by the social security trust funds. In the last half of the calendar year 1949, however, the average Federal interest rate declined slightly. On December 31, 1948, the average interest rate was 2.216 percent, while at the end of 1949 and 1950 it was 2.208 and 2.209 percent, respectively. During 1951, it rose to 2.310 percent and at the end of December was 2.308 percent.

During 1951, the old-age and survivors insurance trust fund acquired \$695 million of special certificates bearing $2\frac{1}{4}$ -percent interest and \$1,082 million of public issues bearing $2\frac{3}{4}$ -percent interest. At the end of 1951, the trust fund held, in addition, \$12,096 million in $2\frac{1}{8}$ -percent special certificates of indebtedness, \$4 million in $2\frac{1}{4}$ -percent Treasury bonds, \$1,135 million in $2\frac{1}{2}$ -percent Treasury bonds, and \$5 million in unamortized premiums.

The unemployment trust fund also acquired during 1951 some special certificates of indebtedness bearing $2\frac{1}{4}$ -percent interest and Treasury bonds yielding $2\frac{3}{4}$ -percent. At the end of December 1951, this fund held \$4 million in $2\frac{1}{4}$ -percent Treasury bonds, \$455 million in $2\frac{1}{2}$ -percent Treasury bonds, \$338 million in $2\frac{3}{4}$ -

Table 3.—Average interest rate on social security trust fund investments and interest-bearing public debt at end of specified period, 1936–51

At end of—	Computed average interest rate (percent)		
	Interest-bearing public debt	Old-age and survivors insurance trust fund investments	Unemployment trust fund investments
1936.....	2.570	-----	2.50
1937.....	2.568	3.00	2.50
1938.....	2.586	3.00	2.50
1939.....	2.598	3.00	2.50
1940.....	2.566	2.84	2.50
1941.....	2.409	2.66	2.49
1942.....	2.059	2.44	2.24
1943.....	1.956	2.22	1.89
1944.....	1.919	2.20	1.91
1945.....	1.965	2.14	1.93
1946.....	2.057	2.04	1.94
1947.....	2.144	2.09	2.05
1948.....	2.216	2.20	2.16
1949.....	2.208	2.20	2.16
1950.....	2.209	2.19	2.16
1951.....	2.308	2.20	2.18
1951			
January.....	2.224	2.19	2.16
February.....	2.224	2.19	2.16
March.....	2.227	2.19	2.16
April.....	2.243	2.20	2.17
May.....	2.247	2.20	2.17
June.....	2.270	2.20	2.17
July.....	2.267	2.20	2.17
August.....	2.281	2.20	2.18
September.....	2.283	2.20	2.18
October.....	2.310	2.20	2.18
November.....	2.307	2.20	2.18
December.....	2.308	2.20	2.18

Source: Daily Statement of the U. S. Treasury.

percent Treasury bonds, \$7,096 million in $2\frac{1}{8}$ -percent special certificates of indebtedness, \$533 million in $2\frac{1}{4}$ -percent special certificates of indebtedness, and \$1 million in unamortized premiums.

The two social security trust funds held investments totaling \$23,444 million at the end of 1951, of which \$20,420 million, or 87 percent, was in special obligations bearing $2\frac{1}{8}$ - and $2\frac{1}{4}$ -percent interest.

The Treasury also manages 10 other social insurance and related trust funds. The interest rates on most investments of these funds are higher than those for the two large social security funds.

All types of special Government securities outstanding at the end of 1951 totaled \$36 billion, of which the two social security trust funds held 57 percent. Other trust funds held most of the remainder. Among them, the national service life insurance fund held 14 percent, the civil-service retirement fund 13 percent, the railroad retirement account 7 percent, and

the Government life insurance fund 4 percent.

The securities held by the two social security trust funds comprised 9.1 percent of the total interest-bearing public debt (\$257 billion) at the end of 1951 and 8.2 percent at the end of 1950. The investments of these trust funds increased proportionately more than the public debt in 1951.

Survivor Protection, West Frankfort Mine Disaster

The old-age and survivors insurance system furnishes a substantial amount of survivor protection to insured employees.¹ A striking example of the protection provided in an individual instance is furnished by an analysis of the benefits payable for surviving dependents of workers killed in the mine disaster that occurred at West Frankfort, Illinois, on December 21, 1951.²

In this disaster there were 119 deaths. All the victims had fully insured status under the old-age and survivors insurance program. An actuarial analysis has been prepared from preliminary data furnished by the claimants on the ages of the widows and surviving children. Complete information on the amounts of the benefits was not available, however, pending final adjudication.

In addition to these general data, complete and specific data are available for one particular family that can be considered as "typical." Accordingly, analysis is possible both on an approximate basis for the entire group and on a more exact basis for the "typical" case.

A brief statistical analysis of the entire group shows that, of the 119 victims of the disaster, 107—or 90 percent—left widows. Seventy-six of these widows, or about 70 percent, had at least one child under age 18. The age distribution of the widows is shown on the following page.

¹ For a general summary of the protection provided see "Survivor Protection as of January 1, 1951," *Social Security Bulletin*, January 1952.

² For an analysis of the old-age and survivors insurance protection in connection with a previous and much larger disaster see Robert J. Myers, "Insurance Payments to Survivors of the Texas City Disaster," *Social Security Bulletin*, September 1947.

Age of widow	Number of widows	
	Total	With children
Total.....	107	76
Under 30.....	27	24
30-39.....	45	37
40-49.....	27	15
50 and over.....	8	0

The average age of the widows is about 36½ years; almost half are between the ages of 30 and 40, and only 8 are over age 50 (the oldest is age 62). As would be anticipated, the great majority of the younger widows have children, while a much smaller proportion of the older ones have children.

The total number of children orphaned as a result of the mine disaster is 171, or an average of 2¼ children per family with children. In all instances where surviving children were left, there was also a surviving widow. The age distribution of the children is as follows:

Age	Number of children
Total.....	171
Under 5.....	38
5-9.....	50
10-14.....	57
15-17.....	26

In making an actuarial analysis of the entire group, calculations have been made of the total amount of survivor benefits that will be payable as a result of the disaster and also of the present value of these benefits, discounting the payments at 2½ percent interest. The calculations take into account mortality, using the rates of the United States White Female Life Table for 1939-41 (but disregarding mortality of children). All benefits are considered, including the deferred widow's benefits at age 65. The figures do not, however, allow for possible withholding of or reduction in the benefits because of the beneficiary's covered employment or because a widow receives an old-age benefit in her own right, or for termination of benefits due to the widow's remarriage or to the marriage or death of the children.

Since no data are, as yet, available

on the size of the benefits, it has been assumed that the average primary insurance amount will be \$55. This figure might at first appear to be relatively high, considering the amounts being paid to those now on the rolls, but it seems likely that this group of miners had, on the whole, relatively high pay and steady employment in recent years. Moreover, many of these miners were apparently relatively young so that the low pre-war wages would not have an important effect, and many undoubtedly received wage credits for military service.

On this basis the total amounts payable with respect to the 119 deaths and the present value of these amounts can be summarized as follows:

Type of benefit	Total payable	Present value
Total.....	\$1,463,000	\$1,034,000
Widow's (aged 65).....	503,000	201,000
Mother's.....	415,000	360,000
Child's.....	525,000	453,000
Lump-sum.....	20,000	20,000

In brief, there will be close to \$1½ million payable, the present value of which is about \$1 million or an average of about \$8,700 per death.

As indicated previously, the above figures represent, in effect, the maximum potential benefits payable. If allowances were made for possible withholding or reduction of benefits, which would affect particularly widow's benefits and mother's benefits (with a reduction of perhaps 50 percent) and to a lesser extent child's benefits (with a reduction of perhaps 5 percent), the total amount payable would drop to about \$1 million, with a present value of about \$750,000. It should be mentioned that in some instances the withholding of mother's benefits because of the widow's employment or the termination of benefits because of her remarriage would be partially offset because the child's benefits might be increased in instances where the maximum benefit provisions had originally applied.

The illustrative "typical" case is the family of John D. Thomas, Sr., whose widow has given permission for

publication of the facts concerning her claim. Mrs. Thomas is 29 years old and has a daughter, Brenda, aged 9, and a son John, aged 5. The primary insurance amount is \$60.30, so that Mrs. Thomas' benefit is \$45.30 a month, while each of the children receives \$37.70 a month, making the total family benefit \$120.70. As long as the three beneficiaries do not engage in substantial covered employment and until Brenda attains age 18, this amount will be continued. When Brenda is 18, her benefit will be discontinued and John's benefit will be increased to \$45.30, making a total family benefit of \$90.60. When John attains age 18, monthly benefits will cease, but when Mrs. Thomas reaches age 65 she will again receive her benefit of \$45.30, assuming that she has not remarried or earned an old-age benefit in her own right through her own covered employment (in which case she receives, in effect, the larger of the two benefits). If Mrs. Thomas were to remarry before her children attained age 18, the monthly benefit described above would no longer be payable to her, but the children would continue to receive the amounts described. In addition to the monthly benefits, a lump-sum death payment of \$180.90 is immediately available to Mrs. Thomas.

The total benefits payable, as well as their present value based on a 2½-percent interest rate, may be calculated for Mrs. Thomas and her two children just as it was for the entire group. These calculations have been made on the "gross" basis indicated previously, taking into account mortality but disregarding the other factors—such as the withholding or reduction of benefits because of employment, the termination of benefits because of remarriage of the widow, and the mortality or marriage of the children. The resulting figures are as follows:

Type of benefit	Total payable	Present value
Total.....	\$22,211	\$16,410
Widow's (aged 65).....	5,479	1,853
Mother's.....	6,686	5,762
Child's.....	9,865	8,614
Lump-sum.....	181	181

The maximum potential benefits payable, considering mortality, are thus somewhat in excess of \$22,000 in this particular case; the present value of the benefits is about \$16,000.

This brief and crude actuarial

analysis indicates vividly the manner in which old-age and survivors insurance furnishes an appreciable measure of protection for the workers of the country against wage loss due to death. A disaster such as the

West Frankfort mine explosion is, fortunately, rare. It gives, however, a striking illustration of the protection that is available and is being furnished currently for roughly 62 million insured workers.

Recent Publications*

Social Security Administration

CHILDREN'S BUREAU. *Motion Pictures on Child Life—A List of 16mm Films*. Compiled by Inez D. Lohr. Washington: U. S. Govt. Print. Off., 1952. 61 pp.

Includes films on adolescence, child care and development, handicapped children, juvenile delinquency, maternity care, nutrition, and related subjects. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

General

ASCH, SIDNEY H. *Social Security: Federal and State Laws*. (Legal Almanac Series, No. 26.) New York: Oceana Publications, 1952. 80 pp. \$1.

BUELL, BRADLEY, AND ASSOCIATES. *Community Planning for Human Services*. New York: Columbia University Press, 1952. 464 pp. \$5.50.

Discusses the four major areas with which community services are concerned—dependency, ill health, maladjustment, recreational need—and considers the best methods of protecting the community against the consequences of these hazards.

FEDERAL SECURITY AGENCY. LIBRARY. *Selected Readings in the Field of Social Welfare Published in the United States of America in 1951*. Washington: The Library, December 1951. 30 pp. Processed. Limited free distribution; apply to the Federal Security Agency Library, Washington 25, D. C.

INTERNATIONAL LABOR OFFICE. *Year Book of Labour Statistics, 1949-1950*. (11th issue.) Geneva: The Office, 1951. 431 pp. \$5.

MARSH, DAVID C. *National Insurance*

and Assistance in Great Britain. London: Sir Isaac Pitman & Sons, Ltd., 1950. 187 pp. 12s.

U. S. PRESIDENT. *The Economic Report . . .* (H. Doc. 303, 82d Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1952. 220 pp.

Summarizes economic developments in 1951 and outlines the most important issues that must be met in 1952. Includes the Annual Economic Review, prepared for the President by the Council of Economic Advisers.

U. S. WAGE STABILIZATION BOARD. *Health, Welfare and Pension Programs Under Wage Stabilization: Report to the Wage Stabilization Board by the Tripartite Panel on Health, Welfare and Pension Plans*. Washington: The Board, Oct. 22, 1951. 60 pp. Processed.

WHELPTON, P. K., and GRAUMAN, JOHN V. "Population: Prospects and Problems in 1960." *Dun's Review*, New York, Jan. 1952, pp. 13-16 ff. 35 cents.

Retirement and Old Age

Conference on Problems of Aging. *Transactions of the Thirteenth Conference February 5-6, 1951, New York, N. Y.* Nathan W. Shock, editor. New York: Josiah Macy, Jr. Foundation, 1951. 194 pp. \$4. Considers certain medical aspects of the aging process.

ILLINOIS. UNIVERSITY. INSTITUTE OF LABOR AND INDUSTRIAL RELATIONS. *Collective Bargaining for Pensions*. Champaign, Ill.: The Institute, 1951. 52 pp. \$2.

NEW YORK (STATE). JOINT LEGISLATIVE COMMITTEE ON PROBLEMS OF THE AGING. *No Time to Grow Old*. (Legislative Document No. 12, 1951.) Albany: The Committee, 1951. 316 pp. Free copies may be obtained from State Senator Thomas C. Desmond, Chairman, 94 Broadway, Newburgh, N. Y.

Includes Local Community Planning for the Aging, by the Community Chests and Councils of America; The States and the Aged, by Albert J. Abrams; The Role of Old-Age and Survivors Insurance in a Defense Economy, by Robert M. Ball; Older Workers and Older Women, by Frieda S. Miller; Workshop on Recreation for

Older Persons, by Ollie A. Randall; and Trends in Old Age Homes and Housing for the Aged in Various Parts of the World, by Albert J. Abrams.

PRINCETON. UNIVERSITY. DEPARTMENT OF ECONOMICS AND SOCIAL INSTITUTIONS. INDUSTRIAL RELATIONS SECTION. *Timing Retirement*. (Selected References, No. 43.) Princeton: The Section, Jan. 1952. 4 pp.

SALOMON, IRVING. *Retire and Be Happy*. New York: Greenberg Publishers, 1951. 205 pp. \$2.95.

A study of the experiences and viewpoints of 405 retired men.

"Social Contributions by the Aging." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 279, Jan. 1952, entire issue.

Includes a Philosophy of Aging, by Clark Tibbitts and Henry D. Sheldon; Social and Psychological Needs of the Aging, by Robert J. Havighurst; Barriers to the Employment of the Older Workers, by Albert J. Abrams; Family Living in the Later Decades, by Ernest W. Burgess; and Income Maintenance for the Aged, by Wilbur J. Cohen.

Employment

BACKMAN, JULES. *Multi-Employer Bargaining*. New York: New York University, Institute of Labor Relations and Social Security, 1951. 80 pp. \$1.75.

Surveys the economic characteristics of industries with various types of multi-employer bargaining.

CAMPBELL, JEAN. "Retirement and Employment Problems of the Older Worker." *Monthly Labor Review*, Washington, Vol. 73, Dec. 1951, pp. 695-699.

CHAMBERLAIN, NEIL W. *Collective Bargaining*. New York: McGraw-Hill Book Co., Inc., 1951. 534 pp. \$6.

ODELL, CHARLES E. "Employment Problems of the Older Worker." *Journal of Rehabilitation*, Washington, Vol. 18, Jan.-Feb. 1952, pp. 3-6 ff. \$2 a year.

Public Welfare and Relief

AMERICAN ASSOCIATION OF SOCIAL WORKERS. *Social Work Fellowships* (Continued on page 27)

* Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers or booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-52
[In thousands; data corrected to Mar. 12, 1952]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					
		Monthly retirement and disability benefits ¹				Survivor benefits				Temporary disability benefits ²		State laws ¹⁰	Railroad Unemployment Insurance Act ¹¹	Service-men's Readjustment Act ¹²	Railroad Unemployment Insurance Act ¹³		
		Social Security Act	Railroad Retirement Act	Civil Service Commission ³	Veterans Administration ⁴	Monthly				Lump-sum ⁷							
						Social Security Act ⁵	Railroad Retirement Act ⁶	Civil Service Commission ⁸	Veterans Administration ⁹	Social Security Act	Other ⁸						
Number of beneficiaries																	
1951																	
January	2,432.8	256.3	161.8	2,364.9	1,172.4	142.5	25.7	1,000.6	33.0	11.1	29.1	39.3	971.7	6.0	80.5		
February	2,513.7	257.2	162.7	2,365.6	1,192.9	142.8	26.5	1,001.4	30.6	10.3	27.9	28.4	883.1	5.1	46.8		
March	2,591.6	258.1	163.2	2,368.2	1,217.6	143.7	27.4	1,001.4	41.8	11.9	30.2	28.3	807.2	3.5	28.7		
April	2,650.6	259.1	163.9	2,370.8	1,239.5	144.8	28.1	1,005.4	34.4	12.2	31.6	27.3	740.2	2.2	19.4		
May	2,704.5	260.5	164.5	2,373.0	1,264.4	145.9	29.1	1,009.6	39.3	12.0	30.5	24.4	773.6	1.6	27.9		
June	2,748.2	261.1	165.4	2,373.6	1,285.4	146.8	29.9	1,012.3	33.0	11.2	32.3	22.3	821.4	1.2	18.8		
July	2,798.5	262.0	166.2	2,374.9	1,300.4	147.5	30.8	1,013.5	30.1	10.3	29.0	23.9	747.8	1.2	19.8		
August	2,858.1	262.9	167.6	2,378.9	1,318.4	148.1	31.6	1,016.1	36.7	11.3	28.0	30.7	801.0	1.1	24.6		
September	2,896.7	263.3	168.4	2,381.2	1,335.8	148.9	32.3	1,016.2	32.8	9.4	26.8	28.6	757.8	.8	20.7		
October	2,932.9	263.9	169.2	2,385.5	1,357.9	150.6	33.2	1,018.6	37.0	11.9	27.6	32.9	712.8	.5	21.2		
November	2,960.6	264.7	170.2	2,388.7	1,371.6	151.0	33.9	1,019.4	30.5	9.1	26.6	31.5	749.3	.7	30.9		
December	2,993.9	267.1	171.0	2,391.0	1,385.1	149.7	34.5	1,020.3	27.8	7.6	27.2	28.9	797.3	.7	31.6		
1952																	
January	3,030.6	284.0	171.7	2,392.6	1,402.7	149.7	35.4	1,028.7	39.3	10.5	27.6	38.3	1,185.2	.9	48.3		
Amount of benefits ¹⁴																	
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267			\$518,700		\$15,961		
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,537		
1942	1,130,721	80,305	122,806	68,116	325,265	41,702	1,603	111,193	15,038	14,342			344,084		6,268		
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857		79,643		917		
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385	\$4,215	582		
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772	254,238	26,135	23,431	4,669		445,866	126,630	2,339		
1946	5,149,761	230,285	149,188	94,585	1,268,964	130,139	1,817	333,640	27,267	30,610	4,761		1,094,850	1,743,718	39,917		
1947	4,700,827	299,830	177,053	106,876	1,676,029	133,109	19,283	382,518	29,517	33,115	26,024	\$11,368	776,165	970,542	39,401		
1948	4,610,041	366,887	208,642	132,852	1,711,182	176,736	36,011	413,912	32,315	32,140	35,572	30,843	793,265	510,167	28,599		
1949	5,694,080	454,483	240,893	158,973	1,692,215	201,369	49,257	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	103,996		
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	491,579	32,740	33,578	70,880	28,099	1,373,426	34,653	59,804		
1951	45,860,522	1,361,046	268,733	196,529	1,647,938	523,485	49,527	14,014	519,398	57,337	33,356	(15)	26,297	840,411	2,234		
1951																	
January	461,640	93,885	21,113	15,825	139,445	36,998	3,647	997	41,642	4,779	2,846	2,974	90,475	576	3,037		
February	441,934	96,486	21,184	15,815	138,160	37,605	3,658	1,009	41,865	4,314	2,648	2,508	71,369	408	2,585		
March	449,760	98,933	21,255	15,921	139,140	38,326	3,686	1,006	42,833	5,815	2,998	2,980	71,584	332	2,260		
April	440,032	100,694	21,334	16,046	138,046	38,942	3,719	1,081	42,832	4,705	3,151	2,957	62,294	211	1,608		
May	451,242	102,267	21,424	16,224	138,356	39,614	3,749	1,133	42,552	5,385	3,053	3,097	70,799	156	1,181		
June	448,150	103,545	21,462	16,298	138,336	40,164	3,775	1,151	43,179	4,561	2,984	2,880	68,780	106	992		
July	447,534	105,140	21,522	16,411	138,877	40,580	3,796	1,193	43,325	4,561	2,688	2,861	65,917	114	906		
August	461,753	107,018	21,588	16,656	138,230	41,101	3,816	1,217	43,608	5,018	3,030	2,891	75,131	97	1,544		
September	446,740	108,246	21,615	16,622	135,173	41,669	3,842	1,248	43,075	4,468	2,514	2,455	62,049	66	1,133		
October	461,013	109,493	21,660	16,880	137,523	42,332	3,886	1,288	44,940	5,041	3,146	2,862	67,449	55	1,376		
November	464,127	110,473	24,441	16,877	136,590	42,741	3,158	1,372	43,930	4,164	2,428	2,654	68,607	82	1,774		
December	468,247	111,646	24,774	16,955	136,062	43,145	3,123	1,318	45,617	3,810	1,870	2,609	70,624	59	1,934		
1952																	
January	522,903	113,046	25,662	17,124	137,537	43,674	5,296	1,384	45,266	5,431	2,681	2,885	116,470	84	2,976		

¹ Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904-14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

⁴ Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

⁵ Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

⁶ Payments to widows, parents, and children of deceased veterans.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

⁹ First payable in Rhode Island, April 1943; in California, December 1946; in

New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

¹⁰ Represents average weekly number of beneficiaries.

¹¹ Represents average number of beneficiaries in a 14-day registration period.

¹² Readjustment allowances to unemployed veterans and to self-employed veterans. Number represents average weekly number of continued claims for the unemployed and of claims paid during the month for the self-employed.

¹³ Payments; amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

¹⁴ Excludes State temporary disability benefits, calendar-year figure not available.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1941-52

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
Fiscal year:						
1949-50	\$2,106,388	\$662,262	\$550,172	\$1,094,406	\$226,306	\$18,855
1950-51	3,119,537	684,343	577,809	1,364,590	233,537	24,681
7 months ended:						
January 1950	896,917	307,690	287,919	639,562	55,994	7,918
January 1951	1,542,149	526,415	284,462	746,673	80,015	12,036
January 1952	1,793,358	551,724	426,452	863,405	49,302	13,072
1951						
January	131,331	33,958	1,567	96,405	16,319	22
February	373,787	29,752	6,508	153,507	146,981	166
March	239,310	31,874	139,527	12,151	13,963	5,847
April	130,089	35,264	3,621	145,903	3,502	196
May	534,031	37,610	4,814	297,232	15,764	366
June	280,172	23,428	139,178	9,323	3,311	6,086
July	174,511	29,704	621	156,465	1,581	48
August	615,815	26,694	66,022	273,692	14,641	326
September	257,873	342,357	190,087	8,075	1,004	4,068
October	31,665	38,313	11,201	113,838	3,018	1,684
November	399,786	34,006	91,342	216,650	14,124	179
December	266,464	37,183	54,915	7,551	764	6,315
1952						
January	147,243	40,466	12,264	85,085	14,009	25

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance; beginning January 1951, on an estimated basis.

² Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Feb. 23, 1952.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers temporary disability insurance.

⁶ Represents contributions of \$32.4 million from employees, and contributions for fiscal year 1951-52 of \$310.0 million from the Federal Government.

Source: Daily Statement of the U.S. Treasury, unless otherwise noted.

SOCIAL WELFARE TODAY

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less costly and significant than it is today, we should have far greater opportunity to direct our attention to providing constructive social services.

Neither contributory social insurance nor public assistance can be depended upon to solve noneconomic problems such as recreational needs, illegitimacy, broken homes, juvenile delinquency, the problems of the aging, and the religious needs of people generally. It is for that reason that private as well as public welfare agencies must be encouraged to strengthen their services.

International Social Welfare

The amount of international activity that is now going on in the field of social welfare is far less well-known than international activity in the field of diplomacy and military preparedness. It is, nonetheless, an absolute essential in promoting sympathy and understanding among the peoples of the world, and in promoting constructive social action, on which the welfare

of the peoples of the world depends. In the long run, world peace cannot be achieved unless we make visible progress in solving the problem of world misery. Solving this problem depends, in turn, upon improving not only the economic organization of underdeveloped countries but their social organization as well.

Basically the issues facing social welfare today in America are the same issues facing democracy throughout the world; the goal of social welfare and the goal of democracy are identical—equal opportunity and the good life for every human being regardless of race, creed, or color. We in America are sometimes inclined to forget what a revolutionary concept democracy really is and how young it is. We used to think this idea originated with the ancient Greeks and Romans, but we now know that their concept of democracy was essentially an aristocratic one.

But hardly more than 150 years ago the idea of liberty, equality, and fraternity for everyone captured the imagination of our forefathers. What

is more, they proceeded to act to make that idea a reality. However, until fairly recently most of the people in the world had not the slightest awareness that there was such an idea in existence and certainly had no realization of its significance for them or their children. There are manyisms and ideologies that are sweeping across the face of the globe. They all have the same professed aim—the improvement of the lot of the common man. The great distinguishing characteristic of democracy is that democracy refuses to believe that man can help himself by enslaving himself.

The universal problem confronting mankind today, so far as his life on this earth is concerned, is whether he has the patience, the understanding, the sympathy, and the ability to cooperate with his fellowman in achieving the goal of democracy. There is no question that this goal will be achieved eventually whether it takes a hundred years or a thousand years. The real question is whether the promise of democracy can be achieved

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Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937–52

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits ¹	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired ²	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937–January 1952.....	\$20,069,428	\$1,966,636	\$6,007,277	\$510,494	\$15,216,025	\$218,897	\$83,371	\$15,518,294
Fiscal year:								
1949–50.....	2,109,992	256,778	727,266	56,841	1,414,152	79,928	167,861	12,892,612
1950–51.....	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
7 months ended:								
January 1950.....	900,521	124,305	408,145	33,547	537,326	79,566	45,520	11,898,083
January 1951.....	1,545,843	142,659	723,024	39,222	883,526	204,080	86,438	13,818,867
January 1952.....	1,805,519	161,966	1,133,632	51,125	893,226	218,897	83,371	15,518,294
1951								
January.....	131,231	115,074	141,717	7,086	197,700	204,080	86,438	13,818,867
February.....	373,787		151,700	5,265	82,000	195,393	229,947	14,035,680
March.....	239,310	10,871	154,830	5,674	166,918	205,039	143,061	14,125,366
April.....	150,089	7,910	154,685	7,137	66,966	206,309	71,009	14,121,540
May.....	334,075		156,806	6,642	211,500	205,918	230,527	14,492,176
June.....	280,995	125,946	157,043	6,507	267,067	200,456	212,311	14,735,567
July.....	174,524		159,131	8,761	130,000	197,374	92,026	14,742,199
August.....	516,259		180,301	6,305	220,000	178,578	220,475	15,071,862
September.....	263,182	10,871	142,442	7,121	119,918	214,122	189,503	15,196,341
October.....	33,105	14,818	146,188	6,675	46,941	226,250	22,490	15,091,401
November.....	401,048		178,659	7,294	45,200	209,231	209,407	15,306,497
December.....	269,509	131,772	161,700	6,343	129,467	222,654	299,755	15,639,734
1952								
January.....	147,892	4,505	165,212	8,626	198,700	218,897	83,371	15,518,294

¹ For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. Beginning November 1951, also includes small amounts in reimbursement of sales of supplies and services.

² Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

³ Appropriations suspended from Oct. 10 to Nov. 6 to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936–52

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired ¹	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account ⁴			
				Deposits	Interest credited	Withdrawals ²	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ³
Cumulative, January 1936–January 1952.....	\$8,444,406	\$8,423,162	\$21,244	\$15,821,461	\$1,414,922	\$9,550,465	\$7,685,988	\$909,429	\$143,806	\$475,021	\$758,417
Fiscal year:											
1949–50.....	7,437,896	—724,068	23,633	1,098,795	149,046	1,879,000	6,651,571	0,728	18,020	143,904	788,325
1950–51.....	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	52,034	788,640
7 months ended:											
January 1950.....	7,654,661	—522,034	38,363	593,223	76,656	1,114,272	6,838,337	3,166	9,436	97,258	816,334
January 1951.....	7,666,316	224,965	27,087	682,613	73,279	509,584	6,897,879	7,279	8,280	33,448	768,437
January 1952.....	8,444,406	358,965	21,244	813,133	81,902	522,639	7,685,988	7,844	8,401	27,830	758,417
1951											
January.....	7,666,316		27,087	34,463	63,563	96,425	6,897,879	13	7,147	5,854	768,437
February.....	7,800,319	139,000	22,090	207,792		69,440	7,036,231	93		4,442	764,086
March.....	7,738,020	—40,008	19,799	21,652	3,662	66,770	6,994,775	3,508	412	4,763	763,245
April.....	7,733,576	—40,005	35,359	39,247	2,445	62,970	6,973,496	112	269	3,546	760,979
May.....	8,052,016	325,000	28,799	398,384		72,125	7,294,755	270		3,080	757,261
June.....	8,079,232	40,981	15,035	17,941	68,275	67,380	7,313,592	3,622	7,504	2,746	765,640
July.....	8,068,215	—35,000	39,018	53,293	17	66,515	7,300,387	29	2	2,215	767,837
August.....	8,367,086	306,000	31,889	375,214		72,766	7,602,841	316		3,898	764,245
September.....	8,322,164	—25,008	11,975	15,094	3,627	62,870	7,558,691	2,457	385	3,614	763,479
October.....	8,297,864	—45,008	32,683	42,234	4,454	68,552	7,536,827	1,130	457	4,022	761,087
November.....	8,509,369	227,000	17,188	280,564		64,972	7,752,420	107		4,195	766,949
December.....	8,526,425	—65,020	99,263	13,917	70,611	74,365	7,762,582	3,791	7,240	4,137	763,843
1952											
January.....	8,444,406	—4,000	21,244	32,818	3,194	112,605	7,685,988	15	317	5,758	758,417

¹ Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

³ Includes withdrawals of \$79,169,000 for disability insurance benefits.

⁴ Beginning July 1947, includes temporary disability program.

⁵ Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status¹ at the end of the month, by type of benefit and by month, January 1951-January 1952, and monthly benefits awarded by type of benefit, January 1952

[Amounts in thousands; data corrected to Feb. 28, 1952]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1951														
January.....	3,605,235	\$130,882.8	1,550,207	\$80,584.4	532,187	\$12,477.3	715,188	\$19,700.6	319,513	\$11,065.2	173,354	\$5,912.6	14,786	\$342.6
February.....	3,706,586	134,090.8	1,912,170	82,843.8	548,047	12,790.4	729,616	20,033.9	325,555	11,872.2	176,156	5,998.8	15,042	551.8
March.....	3,809,165	137,258.9	1,971,703	84,971.8	563,346	13,087.0	746,247	20,418.5	332,539	12,114.0	179,877	6,100.9	15,453	566.7
April.....	3,890,018	139,636.9	2,016,135	86,496.1	575,098	13,304.9	760,697	20,732.2	338,539	12,315.9	183,719	6,207.7	15,830	580.1
May.....	3,968,900	141,881.2	2,055,581	87,842.9	586,829	13,510.5	776,336	21,059.9	345,112	12,519.9	188,681	6,345.3	16,361	599.7
June.....	4,033,583	143,708.8	2,090,668	89,000.0	596,098	13,674.0	787,811	21,282.4	350,343	12,683.3	192,357	6,452.8	16,806	616.3
July.....	4,098,870	145,720.2	2,129,909	90,390.7	606,188	13,872.8	794,875	21,425.9	355,678	12,858.5	194,925	6,537.6	17,295	634.8
August.....	4,176,535	148,118.8	2,176,036	92,025.0	618,128	14,108.4	804,807	21,632.4	361,970	13,071.2	197,712	6,625.2	17,882	656.5
September.....	4,232,453	149,914.8	2,204,016	93,072.6	625,736	14,259.9	816,746	21,948.3	367,728	13,270.4	199,835	6,688.2	18,392	675.3
October.....	4,290,791	151,825.5	2,231,141	94,132.8	634,319	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,723.7	18,947	691.6
November.....	4,332,176	153,214.3	2,252,293	94,977.1	640,241	14,573.3	838,801	22,545.4	379,291	13,674.2	202,415	6,741.9	19,135	702.3
December.....	4,378,985	154,791.1	2,278,470	96,008.3	646,890	14,709.5	846,247	22,739.2	384,265	13,849.1	203,782	6,775.8	19,331	700.1
1952														
January.....	4,433,270	156,730.9	2,306,984	97,231.4	654,335	14,878.8	855,981	22,984.6	390,731	14,076.5	205,739	6,831.9	19,559	717.7
Monthly benefits awarded in January 1952.....	83,015	2,803.6	37,748	1,577.2	13,452	298.3	16,914	412.3	8,450	209.3	6,044	201.6	407	14.9

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

Table 6.—Old-age and survivors insurance: Number of monthly benefits withheld, by reason for withholding payment and type of benefit,¹ December 31, 1951

[Corrected to Mar. 7, 1952]

Reason for withholding payment ¹	Total	Old-age	Wife's or husband's	Widow's or widower's	Mother's	Parent's
Total.....	354,028	236,108	61,266	5,038	51,488	128
Self-employment of beneficiary.....	18,520	16,330	542	336	1,306	4
Employment of beneficiary.....	264,245	210,585	3,551	3,835	46,216	56
Employment of old-age beneficiary on whose wages benefit is based.....	50,473	47,888	50,473	—	—	—
Self-employment of old-age beneficiary on whose earnings benefit is based.....	4,788	—	4,788	—	—	—
Failure to have care of an entitled child.....	1,981	—	161	—	1,820	—
Payee not determined.....	1,100	736	129	130	99	6
All other.....	12,921	8,457	1,622	737	2,045	60

¹ Data for child's benefits withheld are not available.

² As provided under section 203 of the amended act except for the reason "payee not determined," in which case benefit payments are accrued pending determination of guardian or appropriate payee. When 2 or more reasons for withholding

are reported simultaneously, the case is classified under the first reason. In all other instances in which 2 or more reasons apply, the first reported reason is the one recorded.

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quickly enough in the face of the great difficulties confronting the world to prevent countless years of needless human misery. Fortunately in this country our problem of fully realizing the promise of democracy—equal op-

portunity and the good life for everyone—is not dependent upon the acquisition of greater natural resources or the achievement of a higher level of technology. It is dependent solely on our ability as fellow-Americans to cooperate with each other in making certain that every American citizen

really does have an opportunity to lead a personally satisfying and socially useful life. In other words, our problem is not one of finding the economic resources to carry out our social aims, but of finding ways and means of developing the necessary social organization.

Table 7.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, January 1952

[Corrected to February 25, 1952]

Region and State	Nonfarm place- ments	Initial claims ¹		Weeks of unemploy- ment covered by con- tinued claims		Compensated unemployment					Average weekly insured unemploy- ment un- der State programs
		Total	Women	Total	Women	All types of unemployment ²			Total unemployment		
						Weeks compen- sated	Benefits paid ³	Average weekly number of benefici- aries	Weeks compen- sated	Average weekly payment	
Total	472,909	1,354,017	491,149	6,529,635	2,626,978	5,451,794	\$116,469,833	1,185,173	4,933,861	\$22.28	⁴ 1,384,144
Region I:											
Connecticut	9,036	18,623	9,420	73,987	40,195	55,011	1,103,066	11,959	51,167	20.77	16,190
Maine	2,064	7,008	2,815	47,831	24,366	41,710	611,060	9,067	36,442	15.29	10,238
Massachusetts	23,038	58,235	23,636	306,029	128,712	265,091	6,030,788	57,628	238,595	24.07	65,328
New Hampshire	1,703	4,507	1,921	34,825	19,991	32,815	619,709	7,134	27,909	20.48	7,613
Rhode Island	2,619	15,317	9,638	96,956	52,456	91,277	1,954,198	19,843	86,769	21.85	21,000
Vermont	866	1,777	516	14,188	5,541	11,750	237,334	2,554	10,561	21.09	2,970
Region II:											
New Jersey	10,453	61,070	25,370	300,425	154,932	245,810	5,505,351	53,437	218,723	23.54	63,118
New York	71,429	270,100	133,200	1,168,945	576,300	1,063,019	23,342,175	231,091	962,342	23.05	232,615
Puerto Rico	982										
Virgin Islands	91										
Region III:											
Delaware	1,081	1,812	508	8,131	2,505	7,304	136,745	1,588	6,499	19.66	1,886
Pennsylvania	17,318	118,068	46,040	572,442	234,876	482,652	10,767,036	104,924	433,451	23.11	120,123
Region IV:											
District of Columbia	4,749	3,580	774	11,659	3,569	8,439	153,221	1,835	8,299	18.21	2,650
Maryland	4,864	14,226	4,935	60,789	25,298	62,988	1,229,665	13,693	53,973	20.76	13,496
North Carolina	10,660	37,961	20,110	145,909	86,655	148,255	2,316,024	32,229	135,727	16.19	30,171
Virginia	6,803	13,347	6,633	49,737	25,575	43,886	727,446	9,540	40,720	17.07	10,553
West Virginia	1,745	15,462	3,512	74,062	20,816	62,198	1,112,890	13,521	51,859	18.98	16,287
Region V:											
Alabama	10,785	14,990	3,859	72,586	22,199	53,766	879,911	11,688	50,124	16.83	15,622
Florida	17,695	13,727	5,675	51,786	22,911	31,420	521,735	6,830	29,559	16.91	10,940
Georgia	8,694	15,179	7,422	75,440	45,221	60,767	981,509	13,210	55,277	16.63	17,890
Mississippi	7,369	11,347	2,601	53,119	13,109	41,573	642,520	9,038	38,406	15.86	12,021
South Carolina	7,226	14,163	6,811	54,558	28,934	44,189	780,660	9,606	40,369	18.41	12,963
Tennessee	9,638	22,732	8,687	166,744	72,659	111,864	1,870,246	24,318	105,499	16.98	34,973
Region VI:											
Kentucky	2,227	15,888	4,541	87,982	27,480	68,143	1,175,248	14,814	63,772	17.61	18,813
Michigan	9,967	91,303	17,333	427,250	110,172	345,936	9,116,836	75,293	319,800	27.37	89,296
Ohio	23,146	46,319	17,401	235,301	102,116	193,837	4,313,771	42,138	176,453	23.14	49,693
Region VII:											
Illinois	17,119	60,684	21,488	338,423	135,919	284,770	5,954,440	61,907	227,339	23.19	73,811
Indiana	8,546	26,765	8,699	119,319	44,327	100,723	2,225,451	21,896	87,349	23.56	25,617
Wisconsin	8,586	16,771	5,412	98,788	34,552	81,410	1,924,464	17,698	69,162	24.54	20,877
Region VIII:											
Minnesota	7,683	21,767	5,896	105,592	33,416	79,329	1,458,732	17,245	72,968	18.87	24,037
Montana	1,752	5,836	1,102	24,636	4,713	17,385	324,301	3,779	17,385	18.65	6,068
North Dakota	1,311	2,437	322	13,449	1,286	12,288	291,422	2,673	11,444	24.17	3,122
South Dakota	1,073	1,887	315	7,814	1,436	5,239	102,271	1,139	4,820	20.04	1,764
Region IX:											
Iowa	5,178	9,152	2,512	38,525	12,280	22,125	436,903	4,810	19,001	20.99	8,440
Kansas	7,033	6,582	1,238	29,481	7,098	24,321	522,408	5,287	21,399	22.55	6,271
Missouri	13,592	26,353	8,738	129,405	55,082	94,017	1,687,037	20,438	76,825	19.43	28,165
Nebraska	4,804	6,445	1,287	20,563	5,300	15,876	328,109	3,451	15,033	21.24	4,088
Region X:											
Arkansas	8,635	15,823	3,640	67,067	15,132	43,044	729,393	9,357	39,317	17.48	15,133
Louisiana	7,628	20,730	3,995	91,100	18,897	69,182	1,437,248	15,040	63,800	21.46	19,491
Oklahoma	9,632	11,109	2,604	48,725	14,532	34,203	634,101	7,435	32,152	18.97	10,675
Texas	44,329	14,071	3,866	62,978	22,701	42,492	698,492	9,237	40,326	16.82	13,443
Region XI:											
Colorado	4,128	3,422	587	11,384	2,550	6,138	127,292	1,334	5,884	21.02	2,613
New Mexico	3,951	2,697	421	12,053	1,473	8,976	184,030	1,951	8,713	20.70	2,481
Utah	2,759	4,529	1,168	23,301	6,731	18,360	454,598	3,991	17,295	25.24	5,696
Wyoming	672	1,769	300	5,508	1,043	5,111	126,752	1,111	4,677	25.41	1,370
Region XII:											
Arizona	4,170	4,297	1,014	14,031	4,269	6,531	134,683	1,420	6,242	20.83	3,044
California	30,851	127,473	41,259	648,230	270,016	553,584	12,332,397	120,344	514,053	22.95	142,018
Hawaii	1,036	2,056	817	15,507	9,477	12,473	223,648	2,712	9,419	20.13	(⁵)
Nevada	1,445	2,371	656	8,348	2,613	7,475	181,666	1,625	7,025	24.89	2,092
Region XIII:											
Alaska	829	2,383	318	10,769	1,281	15,038	460,718	3,269	14,672	30.81	(⁵)
Idaho	1,915	5,735	946	34,681	4,627	23,948	551,893	5,206	23,252	23.21	7,320
Oregon	4,041	27,498	4,115	149,529	29,897	122,068	2,705,949	26,537	116,518	22.62	33,156
Washington	4,653	33,614	5,076	209,728	39,742	171,978	4,102,291	37,387	165,496	24.07	46,348

¹ Excludes transitional claims.

² Total, part-total, and partial.

³ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁴ Excludes Alaska and Hawaii.

⁵ Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 8.—Public assistance in the United States, by month, January 1951-January 1952¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled 1	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled 1	General assistance	
			Families	Recipients										
				Total 2										Children

Number of recipients						Percentage change from previous month							
1951													
January		2,784,236	653,012	2,239,628	1,666,144	96,065	70,770	425,000	-0.1	+0.3	-1.4	+2.9	+3.0
February		2,777,783	651,959	2,227,055	1,664,241	96,066	74,567	421,000	-0.2	-0.2	(4)	+5.4	-1.0
March		2,771,678	651,372	2,235,293	1,663,082	95,905	80,002	412,000	-0.2	-0.1	-0.2	+7.3	-2.1
April		2,760,733	645,855	2,217,521	1,651,655	95,975	87,845	384,000	-0.4	-0.8	+1.1	+9.8	-6.8
May		2,754,953	640,679	2,197,806	1,637,341	95,990	97,079	355,000	-0.2	-0.5	(4)	+10.5	-7.6
June		2,745,344	632,691	2,170,308	1,617,096	97,024	104,230	335,000	-0.3	-1.2	(4)	+7.4	-5.6
July		2,737,701	618,400	2,122,586	1,581,434	97,256	108,907	324,000	-0.3	-2.3	+0.2	+4.5	-3.3
August		2,732,021	612,128	2,108,208	1,567,218	97,349	111,329	319,000	-0.2	-1.0	+0.1	+2.2	-1.4
September		2,722,933	606,078	2,084,104	1,553,249	97,188	113,049	311,000	-0.3	-1.0	-0.2	+1.5	-2.6
October		2,711,620	597,240	2,055,463	1,532,255	97,185	114,923	311,000	-0.4	-1.5	(4)	+1.7	(4)
November		2,705,125	591,992	2,039,163	1,520,326	97,221	118,284	316,000	-0.2	-0.9	(4)	+2.9	+1.6
December		2,701,077	591,838	2,041,463	1,522,925	97,179	124,421	323,000	-0.1	(4)	(4)	+5.2	+2.2
1952													
January		2,623,963	593,618	2,047,294	1,527,802	97,215	128,495	339,000	-0.3	+0.3	(4)	+3.3	+5.0
Amount of assistance						Percentage change from previous month							
1951													
January	\$194,970,033	\$120,100,414	\$47,328,904	\$4,438,784	\$3,170,931	\$19,931,000	+0.9	+0.1	+1.7	-0.9	+4.5	+3.5	
February	194,433,144	119,132,204	47,858,360	4,454,305	3,383,275	19,605,000	-0.3	-0.8	+1.1	+0.3	+0.7	-1.6	
March	194,537,333	118,948,085	48,088,503	4,448,593	3,596,552	19,455,000	+1.1	-0.2	+0.5	-0.1	+0.3	-0.8	
April	191,950,326	118,271,187	47,522,017	4,495,494	3,946,628	17,715,000	-1.3	-0.6	-1.2	+1.1	+0.7	-8.9	
May	191,042,838	118,930,667	47,023,317	4,523,461	4,399,393	16,160,000	-0.5	+0.6	-1.0	+0.6	+11.5	-5.7	
June	189,320,531	118,666,891	46,385,131	4,537,435	4,677,074	15,054,000	-0.9	-0.2	-1.4	+0.3	+6.3	-6.9	
July	188,144,403	119,305,221	45,003,226	4,536,052	4,847,904	14,452,000	-0.6	+0.5	-3.0	(4)	+3.7	-4.0	
August	188,194,866	119,308,258	44,745,296	4,558,093	4,950,229	14,633,000	(4)	(4)	-0.6	+0.5	+2.1	+1.3	
September	188,364,274	119,841,541	44,819,189	4,567,563	5,150,981	13,985,000	+1.1	+0.4	+0.2	+0.2	+4.1	-4.4	
October	189,755,153	120,746,862	44,675,023	4,640,500	5,274,768	14,418,000	+0.7	+0.8	-0.3	+1.6	+2.4	+3.1	
November	189,739,721	120,440,700	44,575,407	4,663,332	5,431,282	14,629,000	(4)	-0.3	-0.2	+0.5	+3.0	+1.5	
December	190,814,719	120,296,458	44,863,214	4,671,093	5,779,354	15,204,000	+0.6	-0.1	+0.6	+0.3	+0.4	+3.9	
1952													
January	192,059,956	120,071,084	45,118,579	4,808,449	5,934,844	16,127,000	+0.7	-0.2	+0.6	+2.9	+2.7	+6.1	

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.³ Program initiated in October 1950 under Public Law 734.⁴ Increase of less than 0.05 percent.⁵ Decrease of less than 0.05 percent.

RECENT PUBLICATIONS

(Continued from page 21)

and Scholarships Offered During the Year, 1952-1953. New York: The Association, Sept. 1951. 20 pp. Free.

GORDON, WILLIAM E. "The Professional Base of Social Work Research—Some Essential Elements." *Social Work Journal*, New York, Vol. 33, Jan. 1952, pp. 17-22. \$2 a year.

HARRISON, ETHEL G. "Meeting the Medical Needs of Public Assistance Recipients in Indiana." *Public Welfare in Indiana*, Indianapolis, Vol. 61, Dec. 1951, pp. 3-7.

HOLMES, NINA G. "Case Analysis in Aid for the Aged: A Basis for Supervision and Staff Development." *Social Service Review*, Chicago, Vol. 25, Dec. 1951, pp. 477-496. \$1.75.

SMITH, LUCILLE M. "Tax-Supported General Medical Care for the Needy." *American Journal of Public Health and the Nation's Health*, New York, Vol. 42, Jan. 1952, pp. 56-62. \$1.

WHITE, R. CLYDE. "The Needy Are the Scapegoats." *The Survey*, New York, Vol. 88, Jan. 1952, pp. 21-22. 50 cents.

"The story of the events in Indiana which led up to Congress's recent repeal of the federal requirements for keeping assistance lists confidential."

Maternal and Child Welfare

DAVIDOFF, EUGENE, and NOETZEL, ELINOR S. *The Child Guidance Approach to Juvenile Delinquency*. New York: Child Care Publications, 1951. 173 pp. \$4.50.

A study based on experimental work

during the years 1932-42. Recommends ways of dealing with juvenile delinquency and outlines a program for helping and guiding delinquent youngsters.

ILLINOIS. COMMISSION FOR HANDICAPPED CHILDREN. *Blind and Partially Seeing Children in Illinois: Some Facts Concerning Them and a Suggested Program for Their Care*. (2d ed.) Chicago: The Commission, 1951. 61 pp.

MACARDLE, DOROTHY. *Children of Europe: A Study of the Children of Liberated Countries—Their Wartime Experiences, Their Reactions, and Their Needs, with a Note on Germany*. Boston: The Beacon Press, 1951. \$4.25.

MICHIGAN. JOINT LEGISLATIVE COMMITTEE TO STUDY FOSTER CARE. *Foster Care of Children in Michigan*.

Table 9.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, November 1951¹

State ²	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance ³
Alaska.....				(⁴)	\$6,394
Calif.....				(⁴)	46,776
Conn.....	\$176,549	\$68,458	\$1,876	(⁴)	(⁴)
Del.....		480		(⁴)	116
D. C.....					379,445
Ill.....	430,244	42,487	13,105	\$23,972	127,117
Ind.....	243,049	45,957	7,657	(⁴)	142,440
Iowa.....				(⁴)	43,858
Kans.....	114,381	23,408	3,298	15,291	689
La.....	47	2,030	67	877	
Maine.....				(⁴)	27,346
Mass.....	143,135	18,895		5,887	164,999
Mich.....				(⁴)	61,439
Minn.....	679,462	41,336		(⁴)	119,558
Mont.....				(⁴)	4,429
Nebr.....	143,714	8,706	798	(⁴)	78,816
Nev.....	1,135			(⁴)	
N. H.....	86,248	17,064	2,148	(⁴)	
N. J.....		7,882		(⁴)	
N. Y.....	1,121,573	339,178	44,079	331,736	
N. C.....	7,625	5,070		1,604	91,362
N. Dak.....	22,676	548	136	1,017	17,318
Ohio.....	157,910	8,173	4,799		350,940
Oreg.....					114,643
R. I.....					44,391
S. C.....					5,272
Utah.....	797	311	6	33	5
V. I.....	84	24		1	74
Wa.....					3,182
Wis.....	313,900	67,473	7,633	8,307	89,667

¹ For November data excluding vendor payments for medical care, see the *Bulletin*, February 1952.

² Excludes States that either made no vendor payments for medical care for November or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

³ In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

⁴ No program for aid to the permanently and totally disabled.

⁵ Data not available.

Table 10.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, November 1951¹

State ²	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.....	\$70.32	\$9.13	\$121.32	\$13.26	\$72.53	\$6.03	(⁴)	(⁴)
Del.....			80.18	.69				
Ill.....	50.20	3.70	112.70	1.88	50.26	3.16	\$58.55	\$11.07
Ind.....	40.10	5.23	70.51	5.14	42.44	4.34	(⁴)	(⁴)
Kans.....	32.61	3.08	86.68	5.27	56.42	5.20	54.07	5.97
La.....	46.61	(⁴)	60.18	.09	44.72	.04	39.29	.06
Mass.....	65.59	1.40	117.70	1.45			61.86	10.31
Minn.....	56.93	12.17	103.05	5.35			(⁴)	(⁴)
Nebr.....	52.45	6.37	91.98	2.96	64.43	1.04	(⁴)	(⁴)
Nev.....	55.56	.41					(⁴)	(⁴)
N. H. ³	51.85	8.00	114.08	11.80	56.13	7.00	(⁴)	(⁴)
N. J.....			99.38	1.49				
N. Y.....	63.11	9.40	118.21	6.40	71.32	10.33	70.56	11.86
N. C.....	23.58	.15	46.74	.31			27.42	.42
N. Dak.....	52.24	2.32	86.83	.33	57.42	1.18	57.97	1.74
Ohio.....	50.43	1.33	68.30	.69	49.68	1.27		
Utah.....	53.12	.08	104.51	.11	57.96	.02	53.65	.08
V. I.....	11.24	.13	16.33	.11			(⁴)	(⁴)
Wis.....	54.07	6.05	119.40	8.10	59.31	5.68	73.49	8.89

¹ For November data excluding vendor payments for medical care, see the *Bulletin*, February 1952. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

² Excludes States that made no vendor payments for medical care for November or did not report such payments.

³ No program for aid to the permanently and totally disabled.

⁴ Less than 1 cent.

⁵ Average payment computed on base excluding payments for services provided before the pooled fund was established.

⁶ Average payments not computed on base of less than 50 recipients.

Lansing: The Committee, 1951. 256 pp.

A survey of foster care in Michigan, prepared for the Committee by the State Department of Social Welfare. The Department's report consists of seven studies dealing with various aspects of the subject.

Our Children Today: A Guide to Their Needs from Infancy Through Adolescence. Sidonie Matsner Gruenberg and the staff of the Child Study Association of America, editors. New York: The Viking Press, 1952. 366 pp. \$3.95.

A symposium by 26 authorities. Includes *Changing Patterns of Family Living*, by Sidonie Matsner Gruenberg; *A Look at Children in the U. S. A.*, by Leona Baumgartner; *The Child as a Growing Organism*, by Arnold Gesell; *Character Building in Children*, by Alan Gregg; and *When Children Need Special Help with Emotional Problems*, by Aline B. Auerbach.

STEDER, FRANZ. "A Glance at Some

Child Welfare Problems in Present-Day Germany." *International Child Welfare Review*, Geneva, Vol. 5, No. 5, 1951, pp. 179-183. \$2.50 a year.

Health and Medical Care

FEDERAL SECURITY AGENCY. PUBLIC HEALTH SERVICE. *Environment and Health.* (Public Health Service Publication No. 84.) Washington: U. S. Govt. Print. Off., 1951. 152 pp. 75 cents.

Problems of environmental health and the Public Health Service programs that aid the States and communities in their efforts to solve them.

HALL, HELEN. "When Sickness Strikes a Family." *The Survey*, New York, Vol. 88, Jan. 1952, pp. 26-33. 50 cents.

A discussion of how far voluntary health plans protect low-income families, based on firsthand testimony from 553 families. Includes eight case histories.

HUNT, G. HALSEY, and GOLDSTEIN,

MARCUS S. *Medical Group Practice in the United States: A Summary of Recent Published Material and Supplementary Unpublished Data on Fees and Volume of Work.* (Public Health Service Publication No. 77.) Washington: U. S. Govt. Print. Off., 1951. 70 pp. 25 cents.

MERRILL, A. P. "The Nation's No. 1 Health Problem: Chronic Disease." *Modern Hospital*, Chicago, Vol. 78, Jan. 1952, pp. 51-54 f. 35 cents.

OHIO. STATE DISABILITY UNEMPLOYMENT COMMISSION. *Report . . . to Ninety-Ninth General Assembly, State of Ohio.* Columbus: The Commission, 1951. 81 pp.

Summarizes the principal features of the four State disability programs and recommends a State-supervised disability benefit program for persons in Ohio who are temporarily unemployed because of disability or sickness. Includes a bibliography.

RESEARCH COUNCIL FOR ECONOMIC SE- (Continued on page 30)

Table 11.—Old-age assistance: Recipients and payments to recipients, by State, January 1952¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1951 in—		January 1952 in—	
				Number	Amount	Number	Amount
Total²	2,693,963	\$120,071,084	\$44.57	-0.3	-0.2	-3.2	(³)
Ala.	76,867	1,630,226	21.21	-1.2	-1.0	-5.7	-2.4
Alaska	1,655	93,731	56.04	+2	+4	+1.8	+10.1
Ark.	14,034	691,648	49.28	+1	-2	-3.5	-8.8
Calif.	59,257	1,266,089	21.37	-7	(⁴)	-14.1	-29.1
Colo. ⁵	274,149	18,229,328	66.49	-2	-3	+6	-1.3
Conn.	52,243	3,698,967	70.80	-1	-3	+9	-12.0
Del.	18,707	1,155,631	61.78	-1.7	-1.0	-6.0	-3.6
D.C.	1,639	52,558	32.07	+1.0	+5.5	+2.4	+14.0
D. C.	2,783	133,961	48.14	+1	(⁴)	-1.9	+5.9
Fla.	68,222	2,601,570	38.13	-7	-7	-1.7	-4.0
Ga.	95,402	2,966,950	31.10	-3	-3	-6.5	+32.0
Hawaii	2,256	75,960	33.60	-5	+4	-2.5	-1.5
Idaho	9,463	477,560	50.47	-5	-4	-17.4	-10.8
Ill.	113,456	5,021,383	44.26	-6	-7.4	-4.7	-3.6
Ind.	44,703	1,594,380	35.67	-8	-7	-12.2	-11.9
Iowa	48,593	2,479,736	51.03	-2	+1	-1.3	+2.3
Kans.	37,563	1,972,778	52.52	-2	+5.0	-4.1	+2.8
Ky.	65,152	1,929,570	29.62	-1.1	-1.2	-3.4	+10.2
La.	119,002	5,544,944	46.60	-1	+1	+7	+6
Maine	14,533	624,444	42.97	-4	-2	-5.0	-4.8
Md.	11,396	462,476	40.62	-6	+1	-3.5	+6.1
Mass.	101,767	6,692,725	65.77	-1	+2.3	-3	+6.7
Mich.	93,656	4,512,776	48.18	-3	+1	-4.2	-7
Minn.	54,907	2,500,651	45.54	(⁴)	+6	-1.0	-1
Miss.	87,492	1,076,516	18.78	-5	-2	-6.6	-5.0
Mo.	132,307	5,739,538	43.38	-1	(⁴)	-2	+1
Mont.	11,362	582,852	51.30	-4	-4	-3.5	-6.6
Nebr.	22,221	1,025,847	46.17	-8	-1.1	-3.9	+2.4
Nev.	2,764	150,312	54.38	+3	-3	+1.0	+5.7
N. H.	6,962	309,695	44.32	-5	+2	-6.1	-9.6
N. J.	22,389	1,186,287	52.99	-7	-1	-6.4	+3.7
N. Mex.	10,697	420,656	39.32	-4	-3	+2.8	+7.2
N. Y.	115,603	6,519,557	56.40	-1	+1.9	-1.4	+2.4
N. C.	52,005	1,228,788	23.63	-5	-3	-15.6	-10.2
N. Dak.	8,964	463,167	50.55	+1	-8	-1.4	+1
Ohio	117,866	5,782,975	49.06	-4	-4	-3.7	+5.6
Okl.	96,915	4,704,115	48.54	(⁴)	-4	-2.7	+4.5
Oreg.	22,878	1,299,682	56.81	-5	+1.7	-3.1	+6.0
Pa.	75,619	2,931,560	38.77	-8	-1.5	-10.0	-9.4
P. R.	25,046	190,669	7.61	+9.6	+9.5	+48.0	+50.4
R. I.	9,618	453,687	47.17	-7	-7	-4.4	+7
S. C.	42,737	1,164,882	27.26	-5	+6.9	+1.1	+11.0
S. Dak.	12,021	492,414	40.96	-2	-2	-1.8	+2.3
Tenn.	60,609	1,872,356	30.89	-1.1	-1.1	-8.6	-6.1
Tex.	219,521	7,216,241	32.87	-2	-2	-2.2	-1.9
Utah	9,794	522,455	53.34	-4	-2	-1.3	+15.3
Vt.	6,998	275,191	39.32	+1	+3	+4	+10.2
V. I. ⁶	670	7,500					
Va.	19,152	434,855	22.71	-6	-2	-3.0	+1.8
Wash.	68,127	4,215,555	61.88	-1	(⁴)	-6.8	-6.4
W. Va.	26,006	665,391	25.50	+2	-5	-2.7	-6.3
Wis.	51,801	2,499,374	48.25	-1	-2	-1.3	+12.6
Wyo.	4,302	238,825	55.51	-4	-4	-1.0	-3.1

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

² Includes 4,025 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

³ Decrease of less than 0.05 percent.

⁴ Increase of less than 0.05 percent.

⁵ Not computed; comparable data not available.

⁶ Estimated.

Table 12.—Aid to the blind: Recipients and payments to recipients, by State, January 1952¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1951 in—		January 1952 in—	
				Number	Amount	Number	Amount
Total²	97,215	\$4,808,449	\$49.46	(³)	+2.9	+1.2	+8.3
Total, 51 States⁴	97,162	4,808,562	49.46	(³)	+2.9	+24.9	+29.4
Ala.	1,526	36,594	23.98	-0.2	-2	-1.6	+7.8
Alaska	15	750	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)
Ark.	734	30,928	54.40	-1.1	-1.3	-19.0	-26.3
Calif.	1,879	49,837	26.52	-7	+3	-8.3	-21.3
Colo.	11,511	908,285	81.81	+3	+2	+4.7	+4.1
Conn.	355	22,732	64.03	+1.7	+2.5	-4.6	+2.8
Del.	307	20,846	67.90	-6	-7	+4.4	+12.7
D.C.	221	10,034	45.40	+5	+1.1	+12.8	+14.5
D. C.	263	13,561	51.56	-4	(⁵)	+8	+6.8
Fla.	3,260	132,774	40.73	-5	-6	-1.7	-6.4
Ga.	2,910	104,590	35.94	-1	+0.1	+3.0	+30.0
Hawaii	118	4,788	40.58	-1.7	+1.5	+8.3	+14.5
Idaho	204	11,344	55.61	0	-1	-2.9	+1.6
Ill.	4,081	208,388	51.06	-5	-5.7	-4.1	+2.8
Ind.	1,741	67,640	38.79	+2	+4	-5.5	-5.9
Iowa	1,290	76,506	59.38	+7	+6	+2.8	+8.3
Kans.	629	34,750	55.25	+1.1	+7.6	-5.3	+3.4
Ky.	2,515	79,077	31.44	-4	-6	+2.4	+46.5
La.	1,879	84,527	44.99	+5	+1.7	+1.0	+4.6
Maine	605	27,639	45.68	-7	-8	-9.3	-8.5
Md.	488	22,254	45.60	-2	+9	+6	+12.0
Mass.	1,619	121,351	74.95	-1	-6	+6.2	+16.7
Mich.	1,858	99,510	53.56	-1	+8	+1	+4.2
Minn.	1,174	73,914	62.96	+7	-1.0	+3.9	+16.1
Miss.	2,799	72,015	25.73	-3	+9.1	-5	+8.6
Mo. ⁵	2,920	146,000	50.00	+2.9	+2.9	+4.1	+30.2
Mont.	536	30,214	56.37	+6	+5	+1.5	-2.6
Nebr.	761	47,870	62.90	+5	-1.1	+3.8	+14.1
Nev.	38	8,157	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)
N. H.	303	15,149	50.00	-3	+2	-4.7	-5.3
N. J.	794	47,217	59.47	+4	+2	+1.8	+10.5
N. Mex.	499	18,256	36.59	-2	+8	-4.0	-2.0
N. Y.	4,062	262,245	64.56	+7	+6	+3.8	+6.1
N. C.	4,461	162,416	34.17	-1	(⁵)	+3.6	+3.8
N. Dak.	111	5,056	44.56	-1.8	-1	+1.8	-4.0
Ohio	3,763	184,494	49.03	-2	-7	-3.3	+4.2
Okl.	2,584	132,611	51.32	(⁵)	-1	-4.0	+3.7
Oreg.	388	25,769	66.41	+5	+9	+1.3	+6.3
Pa.	16,387	747,366	45.67	-6	+21.6	-4	+22.1
P. R.	551	3,992	7.25	+9.1	+7.5	+8.3	+4.6
R. I.	190	10,829	56.99	0	+1	+3.8	+7.2
S. C.	1,593	44,501	27.94	-3	-1	+8	+4.4
S. Dak.	211	8,064	38.31	-2.8	-3.4	-6.2	-2.4
Tenn.	2,765	104,612	37.83	-1	-1	+2.5	+2.4
Tex.	6,023	222,417	36.93	-2	-2	+20.3	+19.6
Utah	222	12,941	58.29	+1.4	+1.6	+8.3	+26.4
Vt.	180	7,741	43.01	-6	-6	-3.2	+6.6
V. I. ⁶	45	480					
Va.	1,492	46,003	30.83	-1	-2	-2.2	+1.2
Wash.	841	65,957	76.02	0	-4	-1.8	-6
W. Va.	1,078	33,133	30.74	-1	-3	0	-9
Wis.	1,339	73,239	54.70	-7	+2	-8.3	+10.7
Wyo.	97	5,116	52.74	(⁵)	(⁵)	-11.0	-15.6

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs administered without Federal participation. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients in California (545 recipients, \$45,647 in payments), in Washington (19 recipients, \$721 in payments), in Missouri (1,145 recipients, \$57,423 in payments), and in Pennsylvania (6,137 recipients, \$299,657 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

³ Increase of less than 0.05 percent.

⁴ States with plans approved by the Social Security Administration. Percentages computed on totals for States with approved plans in respective months; large increase from January 1951 is explained by the inclusion of Pennsylvania with its large caseload, beginning February 1951 and of Missouri beginning October 1951. See also footnote 2.

⁵ Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁶ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁷ Decrease of less than 0.05 percent.

⁸ Not computed; comparable data not available.

⁹ Estimated.

Table 13.—Aid to dependent children: Recipients and payments to recipients, by State, January 1952¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		December 1951 in—		January 1952 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total	593,618	2,047,294	1,527,802	\$45,118,579	\$76.01	\$22.04	+0.3	+0.6	-9.1	-4.7
Total, 52 States ³	593,591	2,047,198	1,527,733	45,117,481	76.01	22.04	+3	+6	-9.1	-4.7
Alabama	18,185	64,884	50,619	635,096	34.92	9.79	+4	+6	-3.4	+1.2
Alaska	713	2,259	1,639	51,606	72.38	22.84	+1.4	+1.9	+9.0	+14.0
Arizona	3,554	13,201	9,849	258,946	72.86	19.62	-1.6	-1.4	-16.5	-32.9
Arkansas	13,345	48,487	37,058	600,158	37.48	10.32	-4	+2.3	-28.2	-35.5
California	55,254	171,982	129,092	6,369,888	115.28	37.04	+4	+6	-2.0	+4.9
Colorado	8,201	19,089	14,424	612,560	98.55	26.85	-5	-5	-5.9	+1.1
Connecticut	5,041	16,463	11,919	843,555	107.83	33.02	-1.1	-1.1	-9.4	-9.3
Delaware	697	2,700	2,067	56,588	81.19	20.96	+4	+9	+6	+14.6
District of Columbia	2,049	8,356	6,486	200,574	97.99	24.00	-3	+2	-5.3	+2.0
Florida	18,098	60,117	44,696	844,769	45.18	14.05	-4.2	-4.1	-35.0	-41.2
Georgia	20,975	69,645	53,476	1,045,580	49.85	15.01	+1.1	+1.1	+18.9	+27.8
Hawaii	3,255	12,037	9,372	271,938	83.54	22.59	+1.1	+1.1	-13.6	-18.8
Idaho	2,182	7,571	5,886	244,415	112.01	32.28	+5	+1.0	-13.6	-6.0
Illinois	22,789	81,201	60,180	2,540,917	111.50	31.29	+6	+5	-3.6	+11.7
Indiana	8,620	28,746	21,237	875,448	66.76	20.02	-1.1	-7	-22.3	-21.0
Iowa	5,206	18,292	13,620	519,221	99.74	28.39	+1.2	+1.8	+6	+23.7
Kansas	4,330	15,334	11,008	399,105	92.17	26.05	-1.1	+10.6	-16.8	-4.5
Kentucky	20,856	73,748	54,325	873,747	41.89	11.85	-1.8	-1.7	-12.9	-8
Louisiana	21,833	79,433	59,021	1,304,938	59.77	16.43	-9	-5	-19.5	-3.1
Maine	4,447	15,422	11,178	325,801	73.26	21.13	+9	+1.1	+1.0	-3
Maryland	5,081	19,647	14,999	432,100	85.04	21.99	+3	+1.6	-20.5	-11.9
Massachusetts	13,122	43,197	31,801	1,526,737	116.35	33.34	+8	-7	-2.2	+3.4
Michigan	24,697	79,842	56,858	2,570,436	95.98	29.69	+1	+9	-3.8	+4.8
Minnesota	7,804	26,455	20,132	774,763	99.28	29.29	+7	+1.2	-9	+8.7
Mississippi	10,182	35,490	26,602	268,359	26.36	6.97	-2	+32.3	-6.7	+33.8
Missouri	22,592	76,590	56,330	1,177,858	52.14	15.38	-6	-6	-9.6	-9.3
Montana	2,384	8,297	6,134	205,331	86.13	24.75	+7	+9	-1.4	+1.4
Nebraska	2,863	9,882	7,042	256,247	89.50	26.74	-1.9	-2.0	-13.9	-11.2
Nevada	47	86	49	1,088	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
New Hampshire	1,471	5,067	3,703	154,825	105.25	30.56	-1.4	-3	-11.2	-11.0
New Jersey	5,124	17,122	12,957	513,260	100.17	29.98	+1.5	+1.0	-3.4	+4.7
New Mexico	5,306	18,270	13,999	272,443	51.35	14.91	-8	-1.1	-2.5	-15.7
New York	53,299	179,906	128,189	6,042,500	113.38	33.59	+1.1	+8	-4.5	+1.2
North Carolina	16,969	60,469	46,842	785,437	46.56	12.99	+1.0	+1.2	+4.8	+10.5
North Dakota	1,650	5,845	4,424	153,167	92.83	26.20	+1.1	+2.9	-8.9	-17.9
Ohio ⁵	13,623	50,140	37,737	976,616	71.69	19.48	-3	+4.8	-7.1	-14.0
Oklahoma	20,462	68,357	51,559	1,441,467	70.45	21.09	(⁴)	-1.1	-4.8	-5.2
Oregon	3,372	11,304	8,492	351,030	104.10	31.05	+7	-4	-13.9	-11.9
Pennsylvania	33,683	122,335	91,178	2,921,412	86.73	23.88	-6	-2.2	-26.0	-27.6
Puerto Rico	16,615	50,229	37,512	132,998	9.21	3.05	+14.7	+11.5	+45.1	+78.6
Rhode Island	3,356	11,314	8,169	321,445	95.78	28.41	+1.7	+2.0	-5.1	+3.0
South Carolina	6,469	24,172	18,763	310,510	48.00	12.85	-3	+25.2	-4.4	+33.3
South Dakota	2,592	8,439	6,319	178,780	68.97	21.18	+5	+5	+2.4	+5.8
Tennessee	20,760	74,571	55,870	996,810	48.02	13.37	-1.1	-1.0	-14.9	-14.4
Texas	16,226	62,851	46,877	796,549	49.09	12.67	-7	-5	-15.9	-4.7
Utah	2,982	10,324	7,641	320,623	107.52	31.06	-1	-4	-9.9	+5.8
Vermont	1,006	3,498	2,701	53,706	53.39	15.35	-2	-5	-3.4	-3.1
Virgin Islands ⁶	230	715	630	3,700	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
Virginia	7,738	28,816	21,901	399,229	51.59	13.85	-1.0	-9	-8.3	-4.7
Washington	9,061	30,167	21,911	941,275	103.88	31.20	+1.1	+1.8	-20.3	-33.1
West Virginia	16,830	62,051	47,815	949,979	56.45	15.31	+4	(⁴)	-8.2	-6.2
Wisconsin	8,360	28,176	20,725	937,317	112.12	33.27	+1	+5	-6.2	+6.0
Wyoming	552	1,993	1,499	55,402	100.37	27.80	+1.1	+3.3	-10.5	-11.3

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. All data subject to revision.

² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

³ States with plans approved by the Social Security Administration.

⁴ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁵ Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

⁶ In addition to these payments from aid to dependent children funds, supplemental payments of \$91,309 from general assistance funds were made to 2,873 families.

⁷ Not computed; comparable data not available.

⁸ Estimated.

⁹ Decrease of less than 0.05 percent.

(Continued from page 28)

CURITY. Employee Benefit Plans Providing Hospital, Surgical, Medical Care. (Publication No. 88.) Chicago: The Council, 1951. no paging. \$1.

Tables show provisions of 54 plans in about 17 industries.

TERRIS, MILTON, and KRAMER, NATHAN A. General Medical Care Programs in Local Health Departments. A

Report to the Subcommittee on Medical Care, Committee on Administrative Practice, American Public Health Association. New York: American Public Health Association, 1951. 129 pp. 50 cents.

Table 14.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, January 1952¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from December 1951 in—	
		Total amount	Average	Number	Amount
Total²	128,495	\$5,934,844	\$46.19	+3.3	+2.7
Alabama	8,537	189,200	22.16	-1.1	-0.9
Alaska	3,550	181,707	51.19	+1.2	+1.2
Arizona	130	5,679	43.68	+8.3	+12.0
District of Columbia	1,258	67,685	53.80	+3.4	+3.5
Hawaii	1,139	52,383	45.99	-1.2	-2.7
Idaho	784	40,799	52.04	+1.3	+1.4
Illinois	2,414	110,278	45.68	+4.8	+4.7
Kansas	2,603	133,022	51.10	+9	+6.6
Louisiana	14,396	563,091	39.11	-8	-5
Maryland	2,572	119,055	46.29	+2.1	+3.3
Massachusetts	3,362	199,113	59.40	+28.4	+24.7
Michigan	1,058	62,971	59.52	+2.3	+2.7
Mississippi	745	14,620	19.62	+3.8	+4.1
Missouri	10,533	487,701	46.30	+1.3	+1.3
Montana	1,066	58,684	55.57	+4.7	+5.0
New Jersey	1,063	61,376	57.74	+23.6	+24.4
New Mexico	1,976	78,070	39.51	+2.2	+2.3
New York	28,610	1,757,653	61.43	+2.1	+2.7
North Carolina	4,280	116,406	27.20	+4.1	+4.5
North Dakota	609	35,121	57.67	+2.5	+1.2
Ohio	4,473	198,892	44.47	+5.1	+5.6
Oklahoma	1,841	83,605	29.12	(³)	(³)
Oregon	1,678	113,990	67.93	+7	+1.7
Pennsylvania	9,418	413,106	43.86	+6	+7
Puerto Rico	3,220	29,763	9.21	+23.0	+23.4
Rhode Island	191	18,183	63.47	+18.4	+14.1
South Carolina	3,789	120,455	31.79	+4.6	+4.3
South Dakota	144	5,814	40.38	+7.5	+7.1
Utah	1,564	87,661	56.05	0	-3
Vermont	103	7,977	41.33	-5	-7
Virgin Islands ⁴	25	290			
Virginia	2,809	93,809	33.40	+2.0	+1.5
Washington	5,336	329,340	61.72	+1.3	+4
West Virginia	1,791	82,304	29.20	+11.2	+10.4
Wisconsin	869	55,532	63.90	+2.5	+3.1
Wyoming	479	25,569	53.38	+1.3	+1.5

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs under State plans not yet approved by the Social Security Administration. All data subject to revision.

² Represents States reporting plans in operation.

³ Not computed; comparable data not available.

⁴ Estimated.

Table 15.—General assistance: Cases and payments to cases, by State, January 1952¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	December 1951 in—		January 1951 in—	
				Num-ber	Amount	Num-ber	Amount
Total²	339,000	\$16,127,000	\$47.56	+5.0	+6.1	-20.3	-19.1
Ala.	121	2,844	23.50	(³)	(³)	+14.2	+15.0
Alaska	65	3,410	52.46	(³)	(³)	-43.5	-21.3
Ariz.	1,122	45,142	40.23	-2.6	+1.2	-25.3	-20.4
Ark.	2,504	33,076	13.21	+9	+1.1	-3.8	-1.6
Calif.	32,841	1,492,581	45.45	+9.8	+7.4	-7.2	-7
Colo.	2,106	89,427	42.46	+19.7	+26.3	-55.7	-56.6
Conn.	* 3,954	* 216,175	54.42	+9	+3.6	-11.1	-8.3
Del.	921	38,142	41.41	+4.1	+19.3	-18.9	-7.5
D. C.	655	35,945	54.88	-1.1	-1.9	-37.0	-32.9
Fla.	* 4,900	* 74,500					
Ga.	3,600	82,555	22.93	-6	+2.5	+4.8	+9.0
Hawaii	1,933	100,124	51.80	+1.7	-7.4	-50.6	-50.8
Idaho ³	173	6,251	36.13	-5.5	-4.6	-58.9	-54.1
Ill.	28,888	1,673,404	57.98	+3.0	+1.8	-22.8	-10.0
Ind. ⁴	10,562	356,305	33.73	+12.1	+15.6	-13.1	-6.6
Iowa	4,179	144,067	34.47	+11.5	+20.6	-6.9	+2.2
Kans.	2,267	105,375	46.48	+5.1	+9.9	-18.0	-11.8
Ky.	* 2,850	* 69,400					
La.	6,092	253,439	38.32	-1.1	+2	+2.9	+34.1
Maine	3,805	167,390	43.99	+11.0	+11.4	-12.9	-15.4
Md.	3,004	142,456	47.43	-1.1	-5	-47.4	-43.0
Mass.	17,321	947,592	54.71	-1.8	-5	-22.2	-20.0
Mich.	23,941	1,150,247	48.05	+10.9	+15.7	+1.3	+6.6
Minn.	6,732	300,460	53.54	+12.2	+19.2	-9.1	-2.7
Miss.	885	11,259	12.72	-3.2	+5	+24.5	+39.9
Mo.	9,778	207,990	30.48	+2.3	+3.4	-25.1	-27.2
Mont.	776	25,340	32.65	-24.0	-16.1	-33.3	-40.6
Nebr.	1,442	54,931	38.09	+12.7	+10.9	-9.1	+9
Nev.	* 290	* 10,200	35.17	0	+3.0	-20.3	-8.1
N. H.	1,572	61,874	39.36	+8.6	+2.5	-4.4	-5.7
N. J. ⁵	7,958	474,600	59.64	+7.0	+7.7	-19.8	-16.0
N. Mex.	340	7,212	21.21	+9	+5	-75.0	-77.0
N. Y.	* 50,993	* 3,723,445	73.02	+3.4	+3.6	-17.5	-19.5
N. C.	2,347	44,907	19.13	+7.9	+7.6	-44.9	-33.1
N. Dak.	653	28,976	44.37	+28.0	+40.8	-29.9	-25.0
Ohio ⁶	20,727	844,796	40.76	-1.3	+2	-40.2	-23.1
Okl.	* 8,900	* 87,303					
Oreg.	6,106	358,042	58.64	+18.9	+22.0	-3.9	-1.6
Pa.	21,183	1,067,616	50.40	+2.3	+2.3	-44.5	-40.4
P. R.	2,949	19,670	6.64	-9.0	-9.8	-52.8	-58.3
R. I.	4,710	282,726	60.03	+14.0	+8.4	-7.9	-8.9
S. C.	2,313	38,583	16.68	-1.3	-7.8	-32.5	-6.9
S. Dak.	907	24,329	26.82	+32.6	+21.5	-5.5	-13.1
Tenn.	2,530	32,607	12.82	+19.7	+1.5	-18.5	-5.9
Tex.	* 6,800	* 127,000					
Utah	1,414	79,166	55.99	+8.9	+9.8	+34.8	+47.9
Vt.	* 1,000	* 44,000					
V. I.	* 230	* 2,400					
Va.	2,298	59,308	25.81	-3.7	-6.0	-30.9	-29.1
Wash.	10,009	584,317	58.38	+23.1	+31.4	-39.2	-40.6
W. Va.	4,061	90,057	22.18	+4	+3	-40.0	-37.0
Wis.	5,899	324,873	55.07	+12.0	+13.2	-11.8	-2.3
Wyo.	225	10,926	48.56	+44.2	+66.7	-28.0	-26.8

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving medical care, hospitalization, and burial only.

³ Percentage change not computed on base of less than 100 cases.

⁴ State program only; excludes program administered by local officials.

⁵ About 9 percent of this total is estimated.

⁶ Partly estimated.

⁷ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

⁸ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁹ Estimated.

¹⁰ Includes cases receiving medical care only.

¹¹ Includes 5,306 cases and payments of \$156,501 representing supplementation of other assistance programs.

¹² Excludes estimated duplication between programs; 1,678 cases were aided by county commissioners and 4,678 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes not computed.

¹³ Estimated on basis of reports from a sample of cities and towns.

Table 16.—Public assistance: Expenditures for assistance to recipients, by program and by source of funds, fiscal year ended June 30, 1951¹
[Including vendor payments for medical care]

Program	Amount (in thousands) of expenditures from—				Percentage distribution by program				Percentage distribution by source of funds			
	Total	Federal funds	State funds	Local funds	Total	Federal funds	State funds	Local funds	Total	Federal funds	State funds	Local funds
Total.....	\$2,409,142	\$1,122,204	\$1,025,326	\$261,612	100.0	100.0	100.0	100.0	100.0	46.6	42.6	10.9
Old-age assistance.....	1,472,617	794,013	594,900	83,644	61.1	70.8	58.0	32.0	100.0	53.9	40.4	5.7
Aid to dependent children.....	567,685	288,794	219,805	59,086	23.6	25.7	21.4	22.6	100.0	50.9	38.7	10.4
Aid to the blind.....	54,372	24,453	26,080	3,839	2.3	2.2	2.5	1.5	100.0	45.0	48.0	7.1
Aid to the permanently and totally disabled.....	32,506	14,944	13,930	3,633	1.3	1.3	1.4	1.4	100.0	46.0	42.9	11.2
General assistance.....	281,961	.....	170,551	111,410	11.7	.....	16.6	42.6	100.0	.....	60.5	39.5

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. Data include programs administered under State laws without Federal participation. Not comparable with annual data based on monthly series or with amounts of Federal grants to the States.

Table 17.—Public assistance: Expenditures for assistance to recipients, by source of funds and by State, fiscal year ended June 30, 1951¹
[Amounts in thousands]

State (ranked according to percent from Federal funds)	Total assistance including vendor payments for medical care	Vendor payments for medical care		Total including vendor payments for medical care					
				Federal funds		State funds		Local funds	
		Amount	Percent of total	Amount	Percent	Amount	Percent	Amount	Percent
Total, 53 States.....	\$2,409,142	\$100,746	4.2	\$1,122,204	46.6	\$1,025,326	42.6	\$261,612	10.9
Mississippi.....	17,809	.....	.....	13,241	74.3	4,464	25.1	.....	.....
Alabama.....	29,344	1	(?)	21,550	73.4	4,199	14.3	104	.6
Kentucky.....	28,914	.....	.....	20,766	71.8	7,274	25.2	874	3.0
Georgia.....	40,523	.....	.....	28,190	69.6	10,080	24.9	2,254	5.6
Arkansas.....	29,733	176	.6	20,652	69.5	9,080	30.5	.....	.....
South Carolina.....	16,296	107	.7	11,146	68.4	4,988	30.6	161	1.0
Tennessee.....	39,592	.....	.....	26,653	67.3	10,069	25.4	2,871	7.3
North Carolina.....	28,771	1,157	4.0	19,204	66.7	4,460	15.5	5,107	17.8
Texas.....	102,415	.....	.....	66,805	65.2	34,497	33.7	1,113	1.1
Virginia.....	12,266	44	.4	7,842	63.9	2,721	22.2	1,702	13.9
Florida.....	50,716	.....	.....	32,381	63.8	17,426	34.4	909	1.8
West Virginia.....	24,089	1,135	4.8	14,679	61.0	8,247	34.3	1,133	4.7
New Mexico.....	9,255	231	2.5	5,640	60.9	3,549	38.3	66	.7
South Dakota.....	8,237	52	.6	4,914	59.7	2,985	36.2	337	4.1
Louisiana.....	92,517	5	(?)	54,621	59.0	37,896	41.0	.....	.....
Oklahoma.....	73,146	.....	.....	42,582	58.2	30,243	41.3	321	.4
Vermont.....	4,173	.....	.....	2,429	58.2	1,251	30.0	493	11.8
Missouri.....	90,530	77	.1	54,037	57.8	39,355	42.1	138	.1
Arizona.....	14,222	.....	.....	7,562	53.1	6,690	46.9	.....	.....
Indiana.....	39,245	5,371	13.7	20,021	51.0	9,517	24.2	9,707	24.7
Alaska.....	1,655	.....	.....	828	50.0	828	50.0	.....	.....
Nebraska.....	18,601	1,771	9.5	9,221	49.6	8,133	43.7	1,247	6.7
Maine.....	14,921	1,065	7.1	7,340	49.2	5,580	37.4	2,001	13.4
Utah.....	10,809	.....	.....	5,290	48.9	5,520	51.1	.....	.....
Iowa.....	38,216	1,551	4.1	18,677	48.9	15,033	39.3	4,806	11.8
Idaho.....	9,999	310	3.1	4,864	48.6	4,537	45.4	598	6.0
Maryland.....	14,464	.....	.....	6,952	48.1	4,734	32.7	2,778	19.2
District of Columbia.....	4,768	3	.1	2,289	48.0	2,479	52.0	.....	.....
Delaware.....	1,738	5	.3	818	47.1	580	33.3	340	19.6
Kansas.....	33,183	2,362	7.1	15,615	47.1	9,969	30.0	7,599	22.9
Ohio.....	101,730	7,908	7.8	47,346	46.5	50,559	49.7	3,825	3.8
North Dakota.....	8,600	482	5.6	3,863	44.9	3,126	36.3	1,611	18.7
Montana.....	12,255	1,288	10.5	5,409	44.1	3,985	32.5	2,860	23.3
Wyoming.....	4,386	339	7.7	1,926	43.9	1,396	31.8	1,064	24.3
Minnesota.....	49,225	7,110	14.4	21,592	43.9	14,029	28.5	13,604	27.6
Wisconsin.....	47,799	5,935	12.4	20,775	43.5	13,755	28.8	13,269	27.8
Michigan.....	101,274	6,574	6.5	43,611	43.1	45,078	44.5	12,584	12.4
Virgin Islands.....	105	.....	.....	44	41.6	61	58.4	.....	.....
Illinois.....	120,953	9,081	7.5	49,306	40.8	64,009	52.9	7,639	6.3
Puerto Rico.....	2,503	.....	.....	1,017	40.6	1,486	59.4	.....	.....
Pennsylvania.....	123,054	5,301	4.3	49,014	39.8	74,040	60.2	.....	.....
New Hampshire.....	7,922	1,013	12.8	3,122	39.4	2,742	34.6	2,068	26.0
California.....	323,690	284	.1	125,064	38.6	144,245	44.6	54,381	16.8
Oregon.....	26,346	1,814	6.9	9,936	37.7	11,662	44.3	4,748	18.0
New Jersey.....	26,795	1,275	4.8	10,069	37.6	9,234	34.5	7,492	28.0
Nevada.....	2,573	664	25.8	953	37.0	417	16.2	1,203	46.7
Massachusetts.....	112,739	3,452	3.0	40,852	36.2	43,110	38.2	28,776	25.5
Colorado.....	55,469	1,867	3.6	19,948	36.0	30,965	55.8	4,556	8.2
Rhode Island.....	13,445	492	3.7	4,731	35.2	7,494	55.7	1,219	9.1
Washington.....	91,073	8,403	9.2	30,991	34.0	58,914	64.7	1,169	1.3
Connecticut.....	29,058	4,511	15.5	9,819	33.8	16,126	55.5	3,113	10.7
Hawaii.....	8,016	699	8.7	2,640	32.9	5,376	67.1	.....	.....
New York.....	236,987	16,711	7.1	73,368	31.0	117,132	49.4	46,486	19.6

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. Data include programs administered under State laws without Federal participation. Not comparable with annual data based on monthly series or with amounts of Federal grants to the States.

² Less than 0.05 percent.